

(16)  
Access DB#

26162

## SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Jennifer Jane Hark Examiner #: \_\_\_\_\_ Date: 10/3/00  
Art Unit: 2761 Phone Number 301-2906 Serial Number: 071037916  
Mail Box and Bldg/Room Location: 5A25 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*  
Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Electronic Purse SystemInventors (please provide full name): John F. HarkEarliest Priority Filing Date: 12/1/97 ~~10/3/98~~ 3/10/98

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

## STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: <u>M. Garris</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>305-0757</u>	AA Sequence (#) _____	<u>Dialog</u> _____
Searcher Location: <u>E102700</u>	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: <u>10/16</u>	<u>Bibliographic</u> _____	Dr. Link _____
Date Completed: <u>10/10</u>	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: <u>140</u>	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	<u>WWW/Internet</u> _____
Online Time: <u>120</u>	Other _____	Other (specify) _____

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\* \* Cover Sheet \*  
\* \*  
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\*\*\* 09/037916 \*\*\*

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\* \*  
\* Prepared for: Jennifer Ione Harle \*  
\* \*  
\* By : Malinda Garris \*  
\* \*  
\* Date : October 10, 2000 \*  
\* \*  
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HI,

Attached are your search results. Please review and let me know if you have questions. My number is 305-0757.

Malinda Garris

?ds

Set	Items	Description
S1	215	(ELECTRONIC? OR DIGITAL?) (N4) (PURSE? OR WALLET? OR POCKE- TBOOK? OR BILLFOLD?)
S2	4169	(IC OR INTEGRAT?(N)CIRCUIT? OR DEBIT? OR SMART? OR PREPAYM- ENT?) (N4) (CARD?)
S3	46	(DOUBLE? OR TWO? OR DUAL? OR FIRST?(N3)SECOND?) (N4) (PURS- E? OR WALLET? OR POCKETBOOK? OR BILLFOLD?)
S4	657	S2 (N10) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CRYPTO? OR E- NCOD? OR DECYPHER? OR CODE? ? OR CODING?)
S5	124	(TERMINAL? OR STATION? ) (N5) ((WITHOUT OR NO OR 'NOT' OR - NON OR UN) (N2) (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR - CRYPT? ))
S6	19	S2 AND S3
S7	1	S1 AND S4 AND S5

6/5/1

DIALOG(R)File 348:European Patents  
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01069095

**Electronic wallet**  
**Elektronische Geldbörse**  
**Portefeuille électronique**

PATENT ASSIGNEE:

MOTOROLA, INC., (205770), 1303 East Algonquin Road, Schaumburg, IL 60196,  
(US), (Applicant designated States: all)

INVENTOR:

Gutman, Jose, 846 NW 9th Way, Boynton Beach, Florida 33435, (US)  
Wright, Jim, 10140 NW 43 Street, Coral Springs, Florida 33065, (US)  
Finkelstein, Louis, 1698 W Ottawa Ct., Wheeling, IL 60069, (US)  
Puhl, Larry, 1231 Fawn Hollow, West Dundee, IL 60118, (US)

LEGAL REPRESENTATIVE:

Morgan, Marc et al (74603), Motorola European Intellectual Property  
Operations, Midpoint, Alencon Link, Basingstoke, Hampshire RG21 7PL,  
(GB)

PATENT (CC, No, Kind, Date): EP 940760 A1 990908 (Basic)

APPLICATION (CC, No, Date): EP 99110343 911007;

PRIORITY (CC, No, Date): US 632714 901214

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 564469 (EP 91920125)

INTERNATIONAL PATENT CLASS: G06F-015/16; G06K-001/14; G06F-015/02;  
G07F-007/10

ABSTRACT EP 940760 A1

An electronic wallet (100) is capable of storing at least one of a  
financial information and a balance. Additionally, the electronic wallet  
(100) is capable of selective call receiving (200) a wireless message  
including financial information relating to a balance and updating the  
balance in response to the wireless message.

ABSTRACT WORD COUNT: 51

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Examination: 000503 A1 Date of request for examination: 20000308

Change: 20000209 A1 Inventor information changed: 19991217

Examination: 000913 A1 Date of dispatch of the first examination  
report: 20000727

Application: 990908 A1 Published application with search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9936	866
SPEC A	(English)	9936	9028
Total word count - document A			9894
Total word count - document B			0
Total word count - documents A + B			9894

6/5/2

DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

01068927

**Electronic money processing**  
**Verarbeitung von elektronischem Geld**  
**Traitement de monnaie électronique**

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101-8010, (JP), (Applicant designated States: all)

INVENTOR:

Ito, Atsushi, 7-2-701, Nakane-2-chome, Meguro-ku, Tokyo, (JP)

Hiroya, Masaaki, 1155-6-206, Ichigaocho, Aoba-ku, Yokohama-shi, (JP)  
Teramura, Takeshi, 40-1-N239, Utsukushigaokanishi-2-chome, Aoba-ku,  
Yokohama-shi, (JP)  
Muramatsu, Akira, 474-1-3-403, Hisasue, Takatsu-ku, Kawasaki-shi, (JP)  
Kawatsura, Yoshiaki, 50-21-216, Fujigaoka-1-chome, Aoba-ku, Yokohama-shi,  
(JP)

LEGAL REPRESENTATIVE:

Strehl Schubel-Hopf & Partner (100941), Maximilianstrasse 54, 80538  
Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 940784 A2 990908 (Basic)

APPLICATION (CC, No, Date): EP 99103809 990226;

PRIORITY (CC, No, Date): JP 9867896 980303

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08

ABSTRACT EP 940784 A2

An electronic money storage apparatus includes that an amount of remittance  $p$  is determined on a remitting side (1100) and a receiving side (1200; 2101, 2201). A remitting apparatus (1100) obtains a remitter's transaction fee  $x$  and an amount  $y$  to be stored in a transaction fee storage area (2102). The remitting apparatus obtains a sum of  $p$  and  $x$ , i.e.,  $p + x$  from an electronic money storage area (1131; 2103), divides the sum into an amount  $y$  to be stored on the remitting side and an amount remained  $p + x - y$ , stores  $y$  in a transaction fee storage area (1132), and sends  $p + x - y$  to the receiving side (2106). A receiving apparatus (1200) obtains a receiver's transaction fee  $z$  and an amount  $u$  to be stored in a transaction fee storage area (2202), receives  $p + x - y$  (2203), divides  $p + x - y$  into  $u$  to be stored on the receiving side and  $p - z$  (2204), stores  $u$  in a transaction fee storage area (1232; 2206), and stores remaining electronic money  $p - z$  in an electronic money storage area (1231; 2205), thereby the transaction fee can be collected while retaining anonymity between the remitter and the receiver and usability of electronic money in the processing of electronic money by use of an IC card or the like.

ABSTRACT WORD COUNT: 230

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990908 A2 Published application without search report  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9936	1008
SPEC A	(English)	9936	3723
Total word count - document A			4731
Total word count - document B			0
Total word count - documents A + B			4731

6/5/3

DIALOG(R)File 348:European Patents

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,  
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,

80469 Munchen, (DE)  
PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
WO 9909502 990225  
APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813  
PRIORITY (CC, No, Date): JP 97230564 970813  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 950968 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990519 A1 International application (Art. 158(1))  
Application: 991020 A1 Published application with search report  
Examination: 991020 A1 Date of request for examination: 19990825  
LANGUAGE (Publication,Procedural,Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

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DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

01029388

**Virtual wallet system**

**Virtuelles Geldborsensystem**

**Systeme de portemonnaie virtuel**

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (applicant designated  
states: AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Paltenghe, Chris T., 11718 Entrada Avenue, Northridge, CA 91326, (US)  
Mamdani, Alnoor B., 2030 Penmar Avenue, Venice, CA 90291, (US)  
Golvin, Charles, 2762 McConnell Drive, Los Angeles, CA 90064, (US)  
Lichstein, Henry, 544 Dryad Road, Santa Monica, CA 90402, (US)  
Solo, David, 300 E. 75th Street, Apt. 78, New York, NY 10021, (US)  
Pan, Jack, 3651 South Norwich Place, Rowland Heights, CA 91748, (US)  
Takata, Melvin M., 855 Paseo Del Robledo, Thousand Oaks, CA 91360, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 917120 A2 990519 (Basic)  
APPLICATION (CC, No, Date): EP 98203778 981110;  
PRIORITY (CC, No, Date): US 65291 P 971112; US 81748 P 980414  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60; H04L-029/06;

ABSTRACT EP 917120 A2

The present invention provides apparatus, methods and systems for information and financial banking. Apparatus of the present invention include virtual wallets which allow for information and financial banking including payment mechanisms; identity authentication mechanisms; personal information; and electronic artifacts. Methods and systems of the present invention include information and financial banking methods utilizing virtual wallets. A preferred virtual wallet comprises a locally residing portion and a server residing portion. An interface is provided for communication between the two portions of the wallet .

ABSTRACT WORD COUNT: 83

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990519 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9920	242
SPEC A	(English)	9920	8751
Total word count - document A			8993
Total word count - document B			0
Total word count - documents A + B			8993

6/5/5

DIALOG(R)File 348:European Patents

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01006615

**Electronic purse system having a double-structured purse, ic card applicable to the electronic purse system, ic card transaction apparatus having a double-struc**

**Elektronisches Borsensystem mit doppelstrukturiierter Borse, in diesem elektronischen Borsensystem angewendete Chipkarte, Chipkartentransaktionsvorrichtung mit d**

**Systeme de porte-monnaie electronique avec porte-monnaie a structure double, carte a puce applicable au systeme de porte-monnaie electronique, dispositif pour t**

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP), (applicant designated states: AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Nishio, Nobuhiko, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP)

Asoh, Izumi, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP)

LEGAL REPRESENTATIVE:

Joly, Jean-Jacques et al (39741), Cabinet Beau de Lomenie 158, rue de l'Universite, 75340 Paris Cedex 07, (FR)

PATENT (CC, No, Kind, Date): EP 907154 A2 990407 (Basic)

APPLICATION (CC, No, Date): EP 98400659 980320;

PRIORITY (CC, No, Date): JP 97268891 971001

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/08;

ABSTRACT EP 907154 A2

In a case of a transaction with high security using a transfer device (2), a deposited amount is transferred from a first purse (first purse area (1A)) of an IC card (1) to a second purse (second purse area (1B)) through personal authorization by using a code number, and in a case of a transaction with low security through a device in the user's side, personal authorization is not required, and an amount of money for

payment is executed with the second purse of the IC card .  
ABSTRACT WORD COUNT: 88

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990407 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9914	1417
SPEC A	(English)	9914	18717
Total word count - document A			20134
Total word count - document B			0
Total word count - documents A + B			20134

6/5/6

DIALOG(R)File 348:European Patents

(c) 2000 European Patent Office. All rts. reserv.

00934585

**Portable wireless telephone structures**

**Strukturen fur tragbare Funktelephone**

**Structures pour radiotelephones portables**

PATENT ASSIGNEE:

NORTEL NETWORKS CORPORATION, (217325), World Trade Center of Montreal 380  
St. Antoine Street West 8th Floor, Montreal, Quebec H2Y 3Y4, (CA),  
(Applicant designated States: all)

INVENTOR:

Fairless, Jeffrey L., 114 Banning Road, Kanata, Ontario, K2L 1C2, (CA)  
Ryan, Desmond J., 106 Kenilworth Street, Ottawa, Ontario, K1Y 3Y9, (CA)  
Smith, Colin D., 565 Athlone Avenue, Ottawa, Ontario, K1Z 5N1, (CA)  
Beaton, Brian F., 6136 Silverbirch Street, Orleans, Ontario, K1Z 5N1,  
(CA)

Read, Clifford D., 78 Hobin Street, Stittsville, Ontario, K2S 1G8, (CA)

LEGAL REPRESENTATIVE:

Berkson, Michael David (28281), Nortel Networks Intellectual Property Law  
Group London Road, Harlow, Essex CM17 9NA, (GB)

PATENT (CC, No, Kind, Date): EP 851643 A2 980701 (Basic)  
EP 851643 A3 000322

APPLICATION (CC, No, Date): EP 97310087 971211;

PRIORITY (CC, No, Date): US 768084 961216

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04M-001/00; H04M-001/02; H04M-001/21;  
A45C-015/00; H04B-001/38

ABSTRACT EP 851643 A2

A wireless receiver having a first and second housings one of which contains a wireless signal transmission and receiving means. The other housing preferably contains a power supply and possibly a battery back-up for use in the event of a cut in the power supply. The two housings are hinged together. They are relatively movable between one position in which the two housings depend one from another so as to be mounted upon a vertical wall and another position in which the two housings are disposed one behind the other for supporting upon a horizontal surface. Preferably, in the position for mounting upon a wall, the two housings provide rear planar surfaces which are coplanar and in the other position for mounting upon a horizontal surface the two housings provide planar support surfaces for supporting them upon the horizontal surface. It is also preferable that these two support surfaces, when the housings are in a position for hanging vertically, lie closely adjacent, are parallel and confront each other so as to give the impression that the receiver is a single housing construction. Similarly with the housings in the other relative positions other surfaces confront and lie parallel to each other also to give the single housing impression.

ABSTRACT WORD COUNT: 208



NOTE:

Figure number on first page: NONE

LEGAL STATUS (Type, Pub Date, Kind, Text):

Assignee: 000927 A2 Transfer of rights to new applicant: Nortel Networks Limited (3029040) World Trade Center of Montreal, 380 St. Antoine Street West, 8th floor Montreal, Quebec H2Y 3Y4 CA

Change: 20000322 A2 International Patent Classification changed: 20000202

Application: 980701 A2 Published application (A1with Search Report ;A2without Search Report)

Search Report: 20000322 A3 Separate publication of the search report

\*Assignee: 990714 A2 Applicant (name, address) (change)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9827	412
SPEC A	(English)	9827	2293
Total word count - document A			2705
Total word count - document B			0
Total word count - documents A + B			2705

6/5/7

DIALOG(R) File 348:European Patents

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00913123

**Method and product for generating electronic tokens**

**Verfahren und Produkt zum Erzeugen von elektronische Wertmarken**

**Methode et produit pour la generation de jetons electroniques**

**PATENT ASSIGNEE:**

XEROX CORPORATION, (219783), Xerox Square, Rochester, New York 14644, (US), (Applicant designated States: all)

**INVENTOR:**

Krsul, Ivan V., 608 Elm Drive, W Lafayette, Indiana 47906, (US)  
Mudge, J. Craig, 939 Cowper Street, Palo Alto, California 94301, (US)  
Demers, Alan J., 720 Hopkins Gulch, Boulder Creek, California 95006, (US)

**LEGAL REPRESENTATIVE:**

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721), Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 833285 A2 980401 (Basic)  
EP 833285 A3 000301

APPLICATION (CC, No, Date): EP 97307524 970925;

PRIORITY (CC, No, Date): US 721484 960927

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08; G07F-007/10

**ABSTRACT EP 833285 A2**

A method of and a product for generating electronic monetary tokens that support off-line transactions while preventing double-spending. Generation of electronic token halves by a financial services provider begins in response to a request from a buyer to generate electronic monetary tokens to be used with an identified seller. First, the financial services provider generates a multiplicity of electronic monetary tokens (1014). Second, the provider splits each electronic monetary token into two electronic token halves (1020, 1022) and associates with each the same serial number (1024). These electronic token halves when combined recreate the electronic monetary token from which they were generated, but by themselves neither electronic token half has any value. Nor can either electronic half by itself be used to create the electronic monetary token without the token half's mate. After splitting all of the electronic monetary tokens, the services provider assigns a half of each electronic token to the seller (1026) and the other half of each electronic token to the buyer (1028). The buyer and seller can now engage in multiple transactions off-line of the financial

services provider.

ABSTRACT WORD COUNT: 183

NOTE:

Figure number on first page: 4

LEGAL STATUS (Type, Pub Date, Kind, Text):

Change: 20000223 A2 International Patent Classification changed:  
20000106

Application: 980401 A2 Published application (A1with Search Report  
;A2without Search Report)

Search Report: 20000301 A3 Separate publication of the search report  
Change: 991201 A2 Legal representative(s) changed 19991012

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9814	593
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SPEC A	(English)	9814	7793
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Total word count - document A	8386
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Total word count - document B	0
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Total word count - documents A + B	8386
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DIALOG(R)File 348:European Patents

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00902748

Charging system

Bezahlssystem

Système de paiement

PATENT ASSIGNEE:

Dawe, Peter John, (2368300), 71 High Street, Oakington, Cambridge CB4 5AG  
, (GB), (Applicant designated States: all)

INVENTOR:

Dawe, Peter John, 71 High Street, Oakington, Cambridge CB4 5AG, (GB)

LEGAL REPRESENTATIVE:

Musker, David Charles et al (62142), R.G.C. Jenkins & Co. 26 Caxton  
Street, London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 823695 A2 980211 (Basic)  
EP 823695 A3 000126

APPLICATION (CC, No, Date): EP 97305974 970806;

PRIORITY (CC, No, Date): GB 9616530 960806; GB 9701997 970131

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/08; G07F-019/00

ABSTRACT EP 823695 A2

A device for storing electronic cash and effecting electronic cash transactions, comprising a first memory means (13); characterised in that, said device is arranged to decrement each transaction amount by a value, in a separate operation from said transaction, and the electronic cash total stored in said first memory means (13) corresponds to said decremented transaction amount.

ABSTRACT WORD COUNT: 58

NOTE:

Figure number on first page: 2

LEGAL STATUS (Type, Pub Date, Kind, Text):

Search Report: 20000126 A3 Separate publication of the search report

Application: 980211 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9807	800
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SPEC A	(English)	9807	4204
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Total word count - document A	5004
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Total word count - document B	0
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DIALOG(R)File 348:European Patents

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00863242

**Electronic wallet and method for operating the same**

**Elektronische Borse und ihr Betriebsverfahren**

**Porte-monnaie electronique et sa methode d'operation**

PATENT ASSIGNEE:

HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101, (JP), (applicant designated states: FR;GB)

INVENTOR:

Ohki, Masayuki, 502-302, Onumacho-2-chome, Kodaira-shi, (JP)  
Urushihara, Atsuhiko, 5-10-1-302, Honda-1-chome, Kokubunji-shi, (JP)  
Suso, Koji, 1-15-2-202, Honda-2-chome, Kokubunji-shi, (JP)  
Takano, Masaki, 5-32, Yahatacho-1-chome, Musashino-shi, (JP)  
Hoshino, Takeshi, 502-204, Onumacho-2-chome, Kodaira-shi, (JP)  
Abe, Yuhei, 3586-7, Higashiishikawa, Hitachinaka-shi, (JP)  
Itoh, Shigeyuki, 1-2-1107, Kyomachi-3-chome, Kawasaki-ku, Kawasaki-shi,  
(JP)

LEGAL REPRESENTATIVE:

Calderbank, Thomas Roger et al (50122), MEWBURN ELLIS York House 23  
Kingsway, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 793205 A2 970903 (Basic)

APPLICATION (CC, No, Date): EP 97301201 970224;

PRIORITY (CC, No, Date): JP 9642786 960229

DESIGNATED STATES: FR; GB

INTERNATIONAL PATENT CLASS: G07F-007/08; G06K-007/06;

ABSTRACT EP 793205 A2

An electronic wallet (31) includes a plurality of operating keys (317) at least having a plurality of numeric and calculation keys, a display part (312) for displaying thereon electronic money information and IC card state information, at least one independent function switch (3191, 3192) in addition to a power switch (318), a plurality of control keys (3500) for operating the electronic money information stored in IC cards (10, 10') and the IC card state information, and a plurality of function keys (3501) having a plurality of function level layers (3502, 3503) having a plurality of tasks, for selecting the plurality of tasks having the respective function level layers. Thereby the electronic wallet can have many functions. Further, a modem unit (321), which is removably mounted to card slots (3151, 3161) of the electronic wallet, is provided with a through opening (3162) to communicate with the card slots and a modular jack (3212) to be connected to a communication line (323). Since a user can insert the IC card into the electronic wallet from the card slots with the modem unit already mounted to the card slots, handling of the electronic wallet is convenient upon transfer of the electronic money through the communication line. In addition, the user can insert the IC card into the electronic wallet which is still connected to the communication line.

ABSTRACT WORD COUNT: 225

LEGAL STATUS (Type, Pub Date, Kind, Text):

Withdrawal: 20000105 A2 Date of withdrawal of application: 19991118

Application: 970903 A2 Published application (Alwith Search Report  
;A2without Search Report)

Withdrawal: 20000112 A2 Date of withdrawal of application: 19991112

Examination: 970903 A2 Date of filing of request for examination:  
970313

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9708W5	2431
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SPEC A	(English)	9708W5	8340
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Total word count - document A			10771
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Total word count - document B 0  
Total word count - documents A + B 10771

6/5/10

DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00862956

Reader/writer for electronic money storing devices and method of operation  
of the same

Lese-/Schreibeinrichtung für Speichereinrichtungen für elektronisches Geld  
und ihr Betriebsverfahren

Lecteur/enregistreur pour dispositifs de stockage de monnaie électronique  
et sa méthode d'opération

PATENT ASSIGNEE:

HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Urushihara, Atsuhiko, Nyupoto-Biru 1-302, 1-5-10, Honda, Kokubunji-Shi,  
Tokyo, (JP)

Furuya, Jun, Nyupoto-Biru 2-201, 2-1-15, Honda, Kokubunji-Shi, Tokyo,  
(JP)

Suso, Koji, Nyupoto-Biru 2-202, 2-1-15, Honda, Kokubunji-Shi, Tokyo, (JP)

Hoshino, Takeshi, Hitachi-Oonuma-Hausu 204, 2-502, Oonuma-Cho,  
Kodaira-Shi, Tokyo, (JP)

Kitagawa, Hiroki, 3-21-3-206, Kikukawa, Sumida-Ku, Tokyo, (JP)

Ohki, Masayuki, Hitachi-Oonuma-Hausu 302, 2-502, Oonuma-Cho, Kodaira-Shi,  
Tokyo, (JP)

LEGAL REPRESENTATIVE:

Beetz & Partner Patentanwälte (100712), Steinsdorfstrasse 10, 80538  
München, (DE)

PATENT (CC, No, Kind, Date): EP 793204 A2 970903 (Basic)

APPLICATION (CC, No, Date): EP 97103119 970226;

PRIORITY (CC, No, Date): JP 9642462 960229

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07F-007/08; G06K-007/06;

ABSTRACT EP 793204 A2

A reader/writer for electronic money storing devices (10A, 10B) used to transfer electronic money among multiple electronic money storing devices (10A, 10B), the reader/writer having on the main body (101) thereof the formation of slots (104, 105) for putting electronic money storing devices (10A, 10B) into the reader/writer, money selecting keys (111) used to enter an amount of money to be transferred, and display means (106) for displaying the amount of money entered with the money selecting keys (111). The money selecting keys (111) have their keytops shaped so as to evoke the association of bank notes and coins, so that people who are not familiar with electronic appliances can enter amounts of money easily and surely.

ABSTRACT WORD COUNT: 118

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970903 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9708W5	554
SPEC A	(English)	9708W5	4674
Total word count - document A			5228
Total word count - document B			0
Total word count - documents A + B			5228

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DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00834439

**VALUE TRANSFER SYSTEM  
WERTUBERWEISUNGSSYSTEM  
SYSTEME DE TRANSFERT DE VALEURS**

**PATENT ASSIGNEE:**

MONDEX INTERNATIONAL LIMITED, (2270901), 47-53 Cannon Street, London EC4M 5SQ, (GB), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GR;IE;IT;LI;LU;MC;NL;PT;SE)

**INVENTOR:**

EVERETT, David, Barrington, 31 Ashdown Avenue, Brighton, East Sussex BN2 8AH, (GB)

VINER, John, "Hydes", Woodlands Lane, Wyndlesham, Surrey GU20 6AN, (GB)

**LEGAL REPRESENTATIVE:**

Boydell, John Christopher et al (28571), Stevens, Hewlett & Perkins 1 Serjeants' Inn Fleet Street, London EC4Y 1LL, (GB)

PATENT (CC, No, Kind, Date): EP 836731 A1 980422 (Basic)

EP 836731 B1 990331

WO 9702548 970123

APPLICATION (CC, No, Date): EP 96922117 960628; WO 96GB1564 960628

PRIORITY (CC, No, Date): GB 9513379 950630

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/10;

**NOTE:**

No A-document published by EPO

**LEGAL STATUS (Type, Pub Date, Kind, Text):**

Lapse: 000607 B1 Date of lapse of European Patent in a contracting state (Country, date): PT 19990630,

Oppn None: 20000322 B1 No opposition filed: 20000106

Application: 970507 A1 International application (Art. 158(1))

Application: 980422 A1 Published application (A1with Search Report ;A2without Search Report)

Examination: 980422 A1 Date of filing of request for examination: 971208

Examination: 980617 A1 Date of despatch of first examination report: 980429

\*Assignee: 980916 A1 Applicant (transfer of rights) (change): MONDEX INTERNATIONAL LIMITED (2270901) 47-53 Cannon Street London EC4M 5SQ (GB) (applicant designated states: AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL ;PT;SE)

\*Assignee: 980916 A1 Previous applicant in case of transfer of rights (change): Mondex International Limited (2270900) 9 Cheapside London EC2V 6AD (GB) (applicant designated states: AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL ;PT;SE)

Change: 990120 A1 Designated Contracting States (change)

Grant: 990331 B1 Granted patent

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9913	525
CLAIMS B	(German)	9913	496
CLAIMS B	(French)	9913	616
SPEC B	(English)	9913	3091
Total word count - document A			0
Total word count - document B			4728
Total word count - documents A + B			4728

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DIALOG(R)File 348:European Patents

(c) 2000 European Patent Office. All rts. reserv.

00773284

**Card apparatus and cashless transaction system**

**Kartenzahlungsgerät und bargeldloses Zahlungssystem**

**Dispositif a cartes et systeme pour transactions sans especes**

PATENT ASSIGNEE:

Europay International S.A., (1894720), Chaussee de Tervuren 198A, B-1410

Waterloo, (BE), (applicant designated states:

AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Phillimore, Richard, Jan Baptist Wouterstraat 77, B-1652 Alsemberg, (BE)

LEGAL REPRESENTATIVE:

Bird, Ariane et al (76761), Bird Goen & Co, Termestraat 1, 3020

Winksele, (BE)

PATENT (CC, No, Kind, Date): EP 724238 A1 960731 (Basic)

APPLICATION (CC, No, Date): EP 95201458 950602;

PRIORITY (CC, No, Date): EP 95200163 950124

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00;

ABSTRACT EP 724238 A1

The present invention provides a card apparatus for executing financial transactions, comprising:

- processor means for executing authorization routines and certain financial transactions, at least including prepaid transactions off-line, and loading transactions on line directly or indirectly with an issuer computer of an issuer company which issues said card apparatus; and
- memory means for storing data into said card apparatus, at least including a first purse memory part for storing a purse value of a fixed amount as agreed upon between the issuer computer and the user of said card apparatus, and a second authorization memory part for storing an encoded authorization number for authorizing a load onto said card when the user has entered his/her personal authorization number.

ABSTRACT WORD COUNT: 144

LEGAL STATUS (Type, Pub Date, Kind, Text):

Withdrawal: 000809 A1 Date application deemed withdrawn: 20000218

Application: 960731 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 961016 A1 Date of filing of request for examination:  
960820

Change: 970917 A1 Representative (change)

Examination: 991124 A1 Date of dispatch of the first examination  
report: 19991007

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	369
SPEC A	(English)	EPAB96	2500
Total word count - document A			2869
Total word count - document B			0
Total word count - documents A + B			2869

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DIALOG(R)File 348:European Patents

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00758473

**Electronic ticket vending system and method thereof**

**System und Verfahren zum Verkaufen von elektronischen Wutkarten**

**Systeme et methode pour la vente de tickets electroniques**

PATENT ASSIGNEE:

HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo

101, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Hiroya, Masaaki, W328 Hitachi-utsukushiga-ryo, 2-40-1

Utsukushigaoka-nishi, Aoba-ku, Yokohama-shi, Kanagawa-ken 225, (JP)  
Asao, Hiroshi, No. 203 Kosumikkuhausu, 2-6-37 Kitakase, Saiwai-ku,  
Kawasaki-shi, Kanagawa-ken 211, (JP)

LEGAL REPRESENTATIVE:

Hackney, Nigel John et al (76991), Mewburn Ellis, York House, 23 Kingsway  
, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 713198 A2 960522 (Basic)  
EP 713198 A3 981202

APPLICATION (CC, No, Date): EP 95308255 951117;

PRIORITY (CC, No, Date): JP 94284623 941118

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07F-007/08; G06F-017/60; G07F-017/16;

ABSTRACT EP 713198 A2

A system comprises an electronic ticket vending and refunding device  
(1) retained by a ticket publisher, a terminal device (3) having a data  
input device (19), a data display device (18), and a data transmission  
and reception device, etc. which are operated by a purchaser, and an  
electronic ticket storage device retained by the purchaser, and the  
vending and refunding device and the terminal device are connected by a  
communication line such as a telephone line, and the storage device and  
the terminal device can be connected in contact or non-contact, and  
transmission and reception of data between the vending and refunding  
device and the storage device are executed by electronic money and an  
electronic ticket which are electronically signed, and a trouble of  
sending and receiving of an electronic ticket and electronic money is  
prevented by recording the transaction history as required. (see image  
in original document)

ABSTRACT WORD COUNT: 172

LEGAL STATUS (Type, Pub Date, Kind, Text):

Examination: 20000209 A2 Date of dispatch of the first examination  
report: 19991227

Application: 960522 A2 Published application (Alwith Search Report  
;A2without Search Report)

Examination: 960522 A2 Date of filing of request for examination:  
951207

Search Report: 981202 A3 Separate publication of the European or  
International search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	2598
SPEC A	(English)	EPAB96	24245
Total word count - document A			26843
Total word count - document B			0
Total word count - documents A + B			26843

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DIALOG(R)File 348:European Patents

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00560080

VALUE TRANSFER SYSTEM

WERTTRANSFERSYSTEM

SYSTEME DE TRANSFERT DE VALEURS

PATENT ASSIGNEE:

NATIONAL WESTMINSTER BANK PLC, (2050240), 41 Lothbury, London EC2P 2BP,  
(GB), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;SE)

INVENTOR:

JONES, Timothy Lloyd, 81 Wilbury Crescent, Hove, East Sussex BN3 6FH,  
(GB)

HIGGINS, Graham Robert Leslie, Flat 3, Abbeydale House, Bathampton Lane,  
Bathampton, Bath, Avon BA2 6S, (GB)

LEGAL REPRESENTATIVE:

Smith, Martin Stanley et al (36024), Stevens, Hewlett & Perkins 1

Serjeants' Inn Fleet Street, London EC4Y 1LL, (GB)  
PATENT (CC, No, Kind, Date): EP 567610 A1 931103 (Basic)  
EP 567610 B1 961127  
WO 9308545 930429  
APPLICATION (CC, No, Date): EP 92922228 921016; WO 92GB1901 921016  
PRIORITY (CC, No, Date): GB 9121995 911016  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; SE  
INTERNATIONAL PATENT CLASS: G07F-019/00;  
NOTE:  
No A-document published by EPO  
LEGAL STATUS (Type, Pub Date, Kind, Text):  
Application: 931103 A1 Published application (A1with Search Report  
;A2without Search Report)  
Examination: 931103 A1 Date of filing of request for examination:  
930712  
Examination: 950405 A1 Date of despatch of first examination report:  
950216  
Change: 950705 A1 Representative (change)  
\*Assignee: 960110 A1 Applicant (transfer of rights) (change):  
NATIONAL WESTMINSTER BANK PLC (2050240) 41  
Lothbury London EC2P 2BP (GB) (applicant  
designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;SE  
)  
\*Assignee: 960110 A1 Previous applicant in case of transfer of  
rights (change): JONHIG LIMITED (1434330) 5th  
Floor 27 Leadenhall Street London EC3A 1AA (GB)  
(applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;SE  
)  
Grant: 961127 B1 Granted patent  
\*Assignee: 970521 B1 Proprietor of the patent (transfer of rights):  
Mondex International Limited (2270900) 9  
Cheapside London EC2V 6AD (GB) (applicant  
designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;SE  
)  
\*Assignee: 970521 B1 Previous applicant in case of transfer of  
rights (change): NATIONAL WESTMINSTER BANK PLC  
(2050240) 41 Lothbury London EC2P 2BP (GB)  
(applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;SE  
)  
Oppn: 971029 B1 Opposition 01/970820 Visa International Service  
Association; 900 Metro Centre Boulevard; Foster  
City, California 94404; (US)  
(Representative:)Kopacz, William James; 83,  
Avenue Foch; 75116 Paris; (FR)  
Change: 971210 B1 Representative (change)  
\*Assignee: 971210 B1 Proprietor of the patent (transfer of rights):  
MONDEX INTERNATIONAL LIMITED (2270901) 47-53  
Cannon Street London EC4M 5SQ (GB) (applicant  
designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;SE  
)  
\*Assignee: 971210 B1 Previous applicant in case of transfer of  
rights (change): Mondex International Limited  
(2270900) 9 Cheapside London EC2V 6AD (GB)  
(applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;SE  
)  
Change: 980408 B1 Representative (change)  
Change: 990317 B1 Representative (change)  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:  
Available Text Language Update Word Count  
CLAIMS B (English) EPAB96 714



CLAIMS B	(German)	EPAB96	700
CLAIMS B	(French)	EPAB96	810
SPEC B	(English)	EPAB96	4718
Total word count - document A			0
Total word count - document B			6942
Total word count - documents A + B			6942

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DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00510951

**ELECTRONIC WALLET**

**ELEKTRONISCHE GELDBORSE**

**PORTEFEUILLE ELECTRONIQUE**

PATENT ASSIGNEE:

MOTOROLA, INC., (205770), 1303 East Algonquin Road, Schaumburg, IL 60196,  
(US), (Proprietor designated states: all)

INVENTOR:

GUTMAN, Jose, 846 NW 9th Way, Boynton Beach, FL 33435, (US)  
WRIGHT, Jim, 10140 NW 43 Street, Coral Springs, FL 33065, (US)  
FINKELSTEIN, Louis, D., 1698 W. Ottowa Ct., Wheeling, IL 60090, (US)  
PUHL, Larry, 6 Plum Ct., Sleepy Hollow, IL 60118, (US)

LEGAL REPRESENTATIVE:

Dunlop, Hugh Christopher et al (59551), Motorola, European Intellectual  
Property Operations Midpoint Alencon Link, Basingstoke, Hampshire RG21  
7PL, (GB)

PATENT (CC, No, Kind, Date): EP 564469 A1 931013 (Basic)  
EP 564469 A1 940525  
EP 564469 B1 000105  
WO 9211598 920709

APPLICATION (CC, No, Date): EP 91920125 911007; WO 91US7410 911007

PRIORITY (CC, No, Date): US 632714 901224

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

RELATED DIVISIONAL NUMBER(S) - PN (AN):

EP 940760 (EP 99110343)

INTERNATIONAL PATENT CLASS: G06F-015/16; G06K-001/14; G06F-015/02;  
G06F-017/00; G06F-157/00; G07F-007/10

CITED PATENTS (EP A): FR 2636153 A

CITED PATENTS (EP B): FR 2636153 A; US 4277837 A; US 4724527 A; US 4773032  
A; US 4831647 A; US 4910696 A

CITED PATENTS (WO A): US 4277837 A; US 4724527 A; US 4773032 A; US 4831647  
A; US 4910696 A

CITED REFERENCES (EP A):

PROCEEDINGS OF THE IFIP WG 11.6 INTERNATIONAL CONFERENCE ON SMART CARD  
2000: THE FUTURE OF IC CARDS October 1987 , LAXENBURG, AUSTRIA, 19-20  
OCTOBER, 1987 pages 57 - 66 EVEN 'SECURE OFF-LINE ELECTRONIC FUND  
TRANSFER BETWEEN NON-TRUSTING PARTNERS'

See also references of WOA 9211598;

CITED REFERENCES (EP B):

PROCEEDINGS OF THE IFIP WG 11.6 INTERNATIONAL CONFERENCE ON SMART CARD  
2000: THE FUTURE OF IC CARDS October 1987 , LAXENBURG, AUSTRIA, 19-20  
OCTOBER, 1987 pages 57 - 66 EVEN 'SECURE OFF-LINE ELECTRONIC FUND  
TRANSFER BETWEEN NON-TRUSTING PARTNERS';

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Change: 20000105 A1 International Patent Classification changed:  
19991116

Application: 931013 A1 Published application (A1with Search Report  
;A2without Search Report)

Grant: 20000105 B1 Granted patent

Examination: 931013 A1 Date of filing of request for examination:  
930625

Change: 940518 A1 Obligatory supplementary classification  
(change)

Search Report: 940525 A1 Drawing up of a supplementary European search

report: 940408  
Examination: 980617 A1 Date of despatch of first examination report:  
980429  
Change: 990310 A1 International patent classification (change)  
Change: 990310 A1 Obligatory supplementary classification  
(change)

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200001	1906
CLAIMS B	(German)	200001	1738
CLAIMS B	(French)	200001	2119
SPEC B	(English)	200001	9031
Total word count - document A			0
Total word count - document B			14794
Total word count - documents A + B			14794

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DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00503229

**VALUE TRANSFER SYSTEM.**

**GELDUBERWEISUNGSGERAET.**

**SYSTEME DE TRANSFERT DE VALEUR.**

PATENT ASSIGNEE:

JONHIG LIMITED, (1434330), 5th Floor 27 Leadenhall Street, London EC3A  
1AA, (GB), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

JONES, Timothy Lloyd, 81 Wilbury Crescent, Hove, East Sussex BN3 6FH,  
(GB)

HIGGINS, Graham Robert Leslie, Flat 3, Abbeydale House, Bathampton Lane,  
Bathampton, Bath, Avon BA2, (GB)

LEGAL REPRESENTATIVE:

Smith, Martin Stanley et al (36023), Stevens, Hewlett & Perkins 1  
Serjeants' Inn Fleet Street, London EC4Y 1LL, (GB)

PATENT (CC, No, Kind, Date): EP 479982 A1 920415 (Basic)

EP 479982 B1 950913

WO 9116691 911031

APPLICATION (CC, No, Date): EP 91907516 910410; WO 91GB566 910410

PRIORITY (CC, No, Date): GB 9008362 900412

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10;

CITED PATENTS (WO A): WO 8303018 A; DE 3248400 A; US 4823264 A; EP 338568 A  
; EP 256768 A; US 4839504 A

CITED REFERENCES (WO A):

IBM TECHNICAL DISCLOSURE BULLETIN vol. 19, no. 5, 01 October 1976,  
NEW-YORK pages 1917 - 1919; C.F EARLEY,D.ROYSE,J.SIGV: "BILL PAYMENT  
TRANSFER SYSTEM" see pages 1917 - 1919;

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920415 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 920429 A1 Date of filing of request for examination:  
920306

Examination: 940824 A1 Date of despatch of first examination report:  
940708

Change: 950705 A1 Representative (change)

Grant: 950913 B1 Granted patent

Oppn: 960814 B1 Opposition 01/960613 Citibank, N.A.; 399 Park  
Avenue; New York, New York; (US)  
(Representative:)VOSSIUS & PARTNER;  
Siebertstrasse 4; 81675 Munchen; (DE)

\*Assignee: 970625 B1 Proprietor of the patent (transfer of rights):  
Mondex International Limited (2270900) 9

Cheapside London EC2V 6AD (GB) (applicant designated states:  
 AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)  
 \*Assignee: 970625 B1 Previous applicant in case of transfer of  
 rights (change): JONHIG LIMITED (1434330) 5th  
 Floor 27 Leadenhall Street London EC3A 1AA (GB)  
 (applicant designated states:  
 AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)  
 Change: 980415 B1 Representative (change)  
 Change: 990113 B1 Representative (change)  
 Change: 990303 B1 Representative (change)  
 LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:  

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB95	814
CLAIMS B	(German)	EPAB95	708
CLAIMS B	(French)	EPAB95	924
SPEC B	(English)	EPAB95	4718
Total word count - document A			0
Total word count - document B			7164
Total word count - documents A + B			7164

6/5/17

DIALOG(R)File 348:European Patents  
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00392126

**Flat and foldable electric appliance**  
**Flaches und faltbares elektrisches Gerat**  
**Appareil electrique plat et pliable**

PATENT ASSIGNEE:

SHARP KABUSHIKI KAISHA, (260713), 22-22 Nagaike-cho Abeno-ku, Osaka, (JP)  
 , (applicant designated states: DE;FR;GB)

INVENTOR:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 396009 A2 901107 (Basic)  
 EP 396009 A3 910724  
 EP 396009 B1 960703

APPLICATION (CC, No, Date): EP 90107836 900425;

PRIORITY (CC, No, Date): JP 8951728 890501

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-015/02;

CITED PATENTS (EP A): GB 2013976 A; US 4517660 A; JP 62147022 U

ABSTRACT EP 396009 A2

A flat and foldable electronic appliance which comprises a generally rectangular first flat casing having a pocket defined therein for accommodating a card for expansion of functions; a generally rectangular second flat casing similar in shape to the first flat casing and having a plurality of operating keys; a bridge member including at least two hinge joints for pivotably connecting the first and second flat casings together, one of the first and second flat casing being pivotable between folded and unfolded positions relative to the other of the first and second flat casings; and a generally cylindrical battery chamber provided on a portion of the bridge means other than the hinge joints. The generally cylindrical battery chamber is of a volume sufficient to accommodate therein at least one AA-size battery for powering electric and electronic circuits in the appliance and has a peripheral wall which is so curved as to follow the path of movement of such one of the first and second flat casings relative to the other of the first and second flat casings.

ABSTRACT WORD COUNT: 180

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 901107 A2 Published application (Alwith Search Report

;A2without Search Report)  
 Examination: 910227 A2 Date of filing of request for examination: 901219  
 Search Report: 910724 A3 Separate publication of the European or International search report  
 Examination: 950412 A2 Date of despatch of first examination report: 950301  
 Grant: 960703 B1 Granted patent  
 Change: 970326 B1 Representative (change)  
 Oppn None: 970625 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	218
CLAIMS B	(English)	EPAB96	255
CLAIMS B	(German)	EPAB96	227
CLAIMS B	(French)	EPAB96	267
SPEC A	(English)	EPABF1	2533
SPEC B	(English)	EPAB96	2588
Total word count - document A			2751
Total word count - document B			3337
Total word count - documents A + B			6088

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DIALOG(R)File 348:European Patents  
 (c) 2000 European Patent Office. All rts. reserv.

00258821

**Portable medium.**

**Tragbarer Datenträger.**

**Support de données portatif.**

PATENT ASSIGNEE:

KABUSHIKI KAISHA TOSHIBA, (213130), 72, Horikawa-cho Saiwai-ku,  
 Kawasaki-shi Kanagawa-ken 210, (JP), (applicant designated states:  
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Hirokawa, Katsuhisa c/o Patent Division, Kabushiki Kaisha Toshiba 1-1  
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Kobayashi, Kenichi c/o Patent Division, Kabushiki Kaisha Toshiba 1-1  
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LEGAL REPRESENTATIVE:

Henkel, Feiler, Hanzel & Partner (100401), Mohlstrasse 37, W-8000 Munchen  
 80, (DE)

PATENT (CC, No, Kind, Date): EP 257648 A2 880302 (Basic)  
 EP 257648 A3 890531  
 EP 257648 B1 920715

APPLICATION (CC, No, Date): EP 87112488 870827;

PRIORITY (CC, No, Date): JP 86203358 860829; JP 86203360 860829

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07F-007/08; G06K-019/06; G04G-001/00;

CITED PATENTS (EP A): EP 167044 A; US 3806874 A; US 4320387 A; EP 174016 A

ABSTRACT EP 257648 A2

An IC card (10), as a portable medium, has an oscillator (34) for generating a low-frequency clock signal for timepiece. A display clock (103) for display is provided for counting the clock signal. The time based on a count carried out by the display clock (103) is displayed on the IC card (10) a display section (13). In this case, the count of the display clock (103) can be changed, as appropriate, by using keys on the keyboard (12) provided on the IC card (10). The IC card (10) also incorporates a transaction clock (102) for counting the clock signal. The count carried out by this transaction clock (102) is used to indicate the standard time. A count carried out by the transaction clock (102) cannot be altered by use of the keys of the keyboard (12). The clock for time display may be the transaction clock (102) allowing an

access of the keyboard (12). The time for setting a term of validity and the key for encoding may be provided by the transaction clock (102) rejecting an access by the keyboard (12) and providing the time equal to that of other cards.

ABSTRACT WORD COUNT: 197

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880302 A2 Published application (Alwith Search Report  
;A2without Search Report)  
Examination: 880302 A2 Date of filing of request for examination:  
870924  
Search Report: 890531 A3 Separate publication of the European or  
International search report  
Examination: 910206 A2 Date of despatch of first examination report:  
901220  
Grant: 920715 B1 Granted patent  
Oppn None: 930707 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	2118
CLAIMS B	(German)	EPBBF1	840
CLAIMS B	(French)	EPBBF1	1313
SPEC B	(English)	EPBBF1	6552
Total word count - document A			0
Total word count - document B			10823
Total word count - documents A + B			10823

6/5/19

DIALOG(R)File 348:European Patents

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00180639

**An apparatus for effecting and recording monetary transactions.**

**Vorrichtung zum Ausfuehren und Registrieren von Gelduberweisungen.**

**Dispositif pour effectuer et enregistrer des transactions monetaires.**

PATENT ASSIGNEE:

Technion Research & Development Foundation, (234571), Senate House  
Technion City, Haifa 32000, (IL), (applicant designated states:  
AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

INVENTOR:

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Yacobi, Yacov, Moshav Atzmon, Doar-Na Galil Maaravi (20138), (IL)

LEGAL REPRESENTATIVE:

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Southampton Buildings Chancery Lane, London WC2A 1AT, (GB)

PATENT (CC, No, Kind, Date): EP 172670 A2 860226 (Basic)  
EP 172670 A3 870121

APPLICATION (CC, No, Date): EP 85305293 850725;

PRIORITY (CC, No, Date): US 635258 840727

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/00;

CITED PATENTS (EP A): WO 8102070 A; GB 2102606 A; WO 8303694 A; GB 2066540  
A

CITED REFERENCES (EP A):

ADVANCES IN CRYPTOLOGY, PROCEEDINGS OF CRYPTO '83, 22nd-24th August 1983,  
pages 383-386, Plenum Press, New York, US; S. EVEN et al.: "Electronic  
wallet";

ABSTRACT EP 172670 A2

Apparatus for effecting and recording monetary transactions including apparatus for registering the present value of money therein, apparatus for selectably adjusting the registered value to indicate a payment and receipt transaction, and identity verification apparatus including asymmetric cryptographic apparatus coupled to the apparatus for adjusting for activation thereof. The apparatus as a whole is provided as an

electronic wallet (10) comprising a display (12), a keyboard (14) and a connecting jack (16).

ABSTRACT WORD COUNT: 76

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 860226 A2 Published application (A1with Search Report  
;A2without Search Report)  
Search Report: 870121 A3 Separate publication of the European or  
International search report  
Withdrawal: 880316 A2 Date on which the European patent application  
was deemed to be withdrawn: 870721

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	676
SPEC A	(English)	EPABF1	3751
Total word count - document A			4427
Total word count - document B			0
Total word count - documents A + B			4427

?t 7/5/1

7/5/1

DIALOG(R)File 348:European Patents

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01030324

**MOBILE ELECTRONIC COMMERCE SYSTEM**

**MOBILES ELEKTRONISCHES HANDELSYSTEM**

**SYSTEME DE COMMERCE ELECTRONIQUE MOBILE**

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,  
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,  
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 950968 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990519 A1 International application (Art. 158(1))  
Application: 991020 A1 Published application with search report  
Examination: 991020 A1 Date of request for examination: 19990825

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

ALLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585
?			

Set	Items	Description
S1	233	(ELECTRONIC? OR DIGITAL?) (N4) (PURSE? OR WALLET? OR POCKE- TBOOK? OR BILLFOLD?)
S2	3728	(IC OR INTEGRAT?(N)CIRCUIT? OR DEBIT? OR SMART? OR PREPAYM- ENT?) (N4) (CARD?)
S3	65	(DOUBLE? OR TWO? OR DUAL? OR FIRST?(N3)SECOND?) (N4) (PURS- E? OR WALLET? OR POCKETBOOK? OR BILLFOLD?)
S4	739	S2 (N10) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CRYPTO? OR E- NCOD? OR DECYPHER? OR CODE? ? OR CODING?)
S5	164	(TERMINAL? OR STATION? ) (N5) ((WITHOUT OR NO OR 'NOT' OR - NON OR UN) (N2) (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR - CRYPT? ))
S6	190	S1 AND S2
S7	16	S6 AND S3
S8	1	S6 AND S4 AND S5
S9	10	S7 (N15) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CYPHER? OR C- RYPTO? OR ENCOD? OR CODE? ? OR CODING?)
S10	7	S6 (N25)S3



9/3,K/1

DIALOG(R)File 349:PCT Fulltext  
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00736383

**PERSONAL DIGITAL ASSISTANT WITH WIRELESS TELEPHONE  
ASSISTANT NUMERIQUE A TELEPHONE SANS FIL**

Patent Applicant/Assignee:

BODYCOM INC, 1013 Centre Road, Wilmington, DE 19805, US, US (Residence),  
US (Nationality)

Inventor(s):

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AUSEMS Jan B, Federik Hendriklaan 276, NL-2582 BN Den Haag, NL  
AKVELD Felix N, Tarweoord 4, NL-3991 VL Houten, NL  
BARRETT Lee Ann, 147 Louise Lane, San Mateo, CA 94403, US

Legal Representative:

MILLIKEN Darren J, Blakely, Sokoloff, Taylor & Zafman LLP, 12400 Wilshire  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049731 A1 20000824 (WO 0049731)  
Application: WO 2000US4352 20000218 (PCT/WO US0004352)  
Priority Application: US 99253304 19990219

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5700

Fulltext Availability:

Detailed Description

Detailed Description

... a smart-card reader/writer (not shown in this illustration). According to one embodiment, the **smart -card** reader/writer may be configured to read **encoded** information stored on a **smart -card** and/or to write information thereto. **Smart -card** 160 contains an embedded chip that may store information for credit, cash, prepaid phone and...microphone 140, loud speaker 185, camera 190 and display 145 (where a touchscreen is used).

**Smart -card** engine 260 processes **encoded** information received from a **smart -card** and also provides the **smart card** writing capabilities. Short-range transceiver 265 is a low-power transceiver (e.g., a Bluetooth ...

9/3,K/2

DIALOG(R)File 349:PCT Fulltext  
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00698358

**SMART CARD WALLET  
PORTEFEUILLE ELECTRONIQUE POUR CARTE A MICROPROCESSEUR**

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON (publ), TELEFONAKTIEBOLAGET LM ERICSSON  
(publ) , S-126 25 Stockholm , SE

Inventor(s):

FORSLUND Par, FORSLUND, Par , Stenkulleavagen 6 A, S-192 73 Sollentuna ,  
SE  
BECKMAN Hans, BECKMAN, Hans , Trombonstigen 1, S-196 37 Kungsängen , SE

Patent and Priority Information (Country, Number, Date):

Patent: WO 0011624 A1 20000302 (WO 200011624)

Application: WO 99SE1348 19990806 (PCT/WO SE9901348)  
Priority Application: US 98139552 19980825  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD  
RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF  
CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 5614

Fulltext Availability:  
Detailed Description

Detailed Description  
... time.

One way to improve the security of credit card transactions would be to use **smart cards** instead of magnetic stripe cards. For example, a Personal Identification Number (PIN) **code** could be required to allow access to account information stored on a card. Such a PIN **code** should provide adequate user authentication protection.

However, it is not possible to make a **smart credit card** purchase over existing phones, because the information stored on the smart card has to be...enters into the mobile phone 14 (e.g., using the phone's keypad) a PIN **code** for the **smart card** selected for the payment transaction, and the ticket price and reference (identification) number provided by... the reader (and ultimately to the data bus controller section of the wallet). Alternatively, the **smart card** can convey a particular **code** from its communication protocol to the **smart card** reader (and thus to the controller section).

Consequently, any remotely located equipment that makes a...aspects of the present invention, a copy of the payment transaction remains stored on the **smart card** 125 in the wallet 112, and pertinent account information is **encrypted**, signed electronically, and transmitted via the data channel.

Additionally, in another embodiment, the local data...

...card wallet. In this regard, the present invention can employ a math processor in the **smart card** wallet, which can be used for data **encryption** /decryption purposes (e.g., employing RSA, DES, etc.). In fact, such a math processor can...

9/3,K/3

DIALOG(R)File 349:PCT Fulltext  
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00572487

**APPARATUS AND METHODS FOR COLLECTING VALUE**  
**APPAREIL ET PROCEDURE D'ENCAISSEMENT**

Patent Applicant/Assignee:

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Inventor(s):

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MILSTEIN David, MILSTEIN, David, Derech Hameshachrerim 18, 84723 Beer Sheva, IL

SANDER Avi, SANDER, Avi, Habrosh Street 44, 82024 Kiryat Gat, IL

HADAD Isaac, HADAD, Isaac, Hashalom Street 105, 84434 Beer Sheva, IL

GRANOT Ran, GRANOT, Ran, Hasharon Street 83, 81400 Yavneh, IL

Patent and Priority Information (Country, Number, Date):

Patent: WO 9818107 A1 19980430

Application: WO 97IL337 19971022 (PCT/WO IL9700337)  
Priority Application: IL 119486 19961024  
Designated States: JP KR US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 23389  
  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... assessment typically include data to prove that an off-line transaction is protected by the **cryptographically** authenticated knowledge that the purse in the **smart card** and the accepting terminal are in a valid status; meaning that they are both in...A cryptogram sent by the SANVSC indicating the state of a transaction.

ACC Application Currency **Code** - Identifies what currency is used in a transaction ACN Account Number- A unique number identifying **smart card**'s account with an issuer. See PAN.

ACK Acknowledgment- Confirmation of acceptance of transmission.

Application...be \$40.

POS Point of Service - A terminal, capable of performing a transaction on a **smart card**, in exchange for a service.

Proprietary **Encryption** Method- Usually a symmetric **encryption** method wherein the user assumes added security because of the adversary's ignorance of the...

9/3,K/4

DIALOG(R)File 349:PCT Fulltext  
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00545558

**REAL TIME SYSTEM AND METHOD FOR REMOTE PURCHASE PAYMENT AND REMOTE BILL PAYMENT TRANSACTIONS AND TRANSFERRING OF ELECTRONIC CASH AND OTHER REQUIRED DATA**

**PROCEDE ET SYSTEME EN TEMPS REEL SERVANT A EFFECTUER DES TRANSACTIONS A DISTANCE DE PAIEMENT DE FACTURES ET D'ACHATS ET A TRANSFERER DE LA MONNAIE ELECTRONIQUE ET D'AUTRES DONNEES**

Patent Applicant/Assignee:

VAZVAN Behruz, VAZVAN, Behruz, Vuokselantie 10 B, FIN&shy;02140 Espoo, FI

Inventor(s):

VAZVAN Behruz, VAZVAN, Behruz, Vuokselantie 10 B, FIN&shy;02140 Espoo, FI

Patent and Priority Information (Country, Number, Date):

Patent: WO 9745814 A1 19971204

Application: WO 97FI315 19970526 (PCT/WO FI9700315)

Priority Application: FI 962553 19960524; FI 96971248 19960524; FI 97767 19970224

Designated States: US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 9417

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... a connectionless method for parking reservation, in accordance with the present invention.

FIG. 9 presents two Mobile Wallet -Phones which can send and receive information, account numbers, contact codes , required amount of telecash (i.e. electronic money) and exchange other required data directly with...changed using the same method which is used in mobile phones to change the PIN code . According to the invention the user's terminal/smart card (SIM) includes the required software (or the required software can be down-loaded to the...

#### Claim

... that after entering the P-PIN said terminal can be used as the user's **electronic wallet** , MWP; means for **encrypting** the entered P-PIN, which can be same as the **encrypting** means used for encrypting the PIN code for mobile telephone services; means for conveniently monitoring... and when required in a different order:

promoting the user to enter a personal identification code (P-PIN), if the user uses a **smart card** (as SIM) which can also be reloaded with the required amount of telecash, and if...display to enter a personal identification number (P-PIN), means for controlling the means for **encryption** to **encrypt** the entered personal identification number, if the user uses a **smart card** in or in conjunction with the terminal; means for receiving, handling and displaying a bill...

9/3,K/5

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00541309

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR NETWORK ELECTRONIC PAYMENT AND CREDIT COLLECTION UTILIZING A PAYMENT INSTRUMENT AND CERTIFICATION OF PAYMENT

SYSTEME, PROCEDE ET ARTICLE FABRIQUE POUR LE PAIEMENT ELECTRONIQUE SUR RESEAU ET LE RECOUVREMENT DE CREDIT AU MOYEN D'UN INSTRUMENT ET D'UN CERTIFICAT DE PAIEMENT

Patent Applicant/Assignee:

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Inventor(s):

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HUGHES Kevin, HUGHES, Kevin, 33 Lyonridge Lane, San Mateo, CA 94402, US

PARMAR Bipinkumar G, PARMAR, Bipinkumar, G., 10554 Orange Tree Lane, Cupertino, CA 95014, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9741537 A2 19971106

Application: WO 97US6939 19970424 (PCT/WO US9706939)

Priority Application: US 96639880 19960426

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16962

Fulltext Availability:

Detailed Description

Detailed Description

... component provides Data Base Connectivity where formal database components are required. An embodiment of the **Smart Card Wallet** allows wallet data to be stored and/or secured by a **cryptographic** token.

A preferred embodiment includes a single file or directory of files comprising a "wallet..."

9/3,K/6

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00501590

**VALUE TRANSFER SYSTEM**

**SYSTEME DE TRANSFERT DE VALEURS**

Patent Applicant/Assignee:

NATIONAL WESTMINSTER BANK PLC

EVERETT David Barrington

VINER John

Inventor(s):

EVERETT David Barrington

VINER John

Patent and Priority Information (Country, Number, Date):

Patent: WO 9702548 A1 19970123

Application: WO 96GB1564 19960628 (PCT/WO GB9601564)

Priority Application: GB 9513379 19950630

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IL IS JP KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT

RO RU SD SE SG TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG

KZ MD RU TJ TM CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN ML SN TD TG

Publication Language: English

Fulltext Word Count: 3739

Fulltext Availability:

Detailed Description

Claims

English Abstract

A value transfer system using **integrated circuit cards** for exchanging electronic cash in off-line transactions employs **cryptographically** secure message protocols. Cards are loaded each with two schemes from a series and interaction...

Detailed Description

... security measures included in their manufacture and programming make it virtually impossible to counterfeit the **smart cards**.

Interception and duplication of the value transfer messages is prevented by **cryptographically encoding** messages exchanged in a transaction. In spite of the extremely high security levels achieved by...

...further programmed to identify and use, when coupled in a pair to exchange value between **electronic purses**, the older or oldest usable common **cryptographic** security scheme of the purse pair and to inhibit thereafter as superceded any older cryptographic...to which to be switched in sequence, in a preferred embodiment of the invention each **purse** is programmed with **two** successive **cryptographic** security schemes in the sequential series.

Preferably each **cryptographic** security scheme comprises at least one cryptographic algorithm and at least one cryptographic key and...

...because they combine the algorithms of different systems or because the keys are different.

Successive **cryptographic** schemes in the series are not necessarily different. It may be desirable to force current **smart cards** towards obsolescence by making them switch to a new **cryptographic** scheme even though it is the same as the old one. Thus, in one embodiment...

...scheme of the series in either purse.

Furthermore, selected ACD's may be provided with **two electronic purses** programmed with respective and different **cryptographic** security schemes, said selected ACD's being programmed, on being coupled to

another ACD, to...

...between the purses, said value exchange being effected by exchange of messages secured by a **cryptographic** security scheme, wherein selected ACID's are provided with **two electronic purses** programmed with respective and different **cryptographic** security schemes, said selected ACID's being programmed, on being coupled to another ACID to...With this arrangement it is possible to provide a cut-off strategy for a particular **cryptographic** scheme or set of schemes. By providing selected purses, for example retailers and banks, with **dual purse** smart cards (ACID's), one purse having the old schemes and the other purse having...8 and a unique purse identifier at 9. Security is maintained by the use of **cryptographic** schemes and this **purse** holds **two** schemes. Scheme A has algorithms at 10 and a set of **cryptographic** keys at 11. Scheme B has algorithms at 12 and a set of cryptographic keys...

...whether this switch has taken place. Thus, by reading bytes 15 to 17 the particular **cryptographic** scheme currently in use by the **purse** can be determined.

When **two purses**, X and Y, communicate for a value transfer the security schemes used are determined by...EEPROM of one such ICC is shown in Figure 4 at 21. The EEPROM has **two purses** 22 and 23, each with two **cryptographic** schemes.

In the event of a security breach, the **two purses** would have schemes belonging to an "old" and a "new" series and the two series...

#### Claim

... further programmed to identify and use, when coupled in a pair to exchange value between **electronic purses**, the older or oldest usable common **cryptographic** security scheme of the purse pair and to inhibit thereafter as superseded any older cryptographic...

...3. A value transfer system as claimed in either of the preceding

claims wherein each **purse** is programmed with **two** successive **cryptographic** security schemes in the sequential series.

4. A value transfer system as claimed in any...

...as claimed in any of the preceding

claims wherein selected ACID's are provided with **two electronic purses** programmed with respective and different **cryptographic** security schemes, said selected ACID's being programmed, on being coupled to another ACD to...

...between the purses, said value exchange being effected by exchange of messages secured by a **cryptographic** security scheme, wherein selected ACID's are provided with **two electronic purses** programmed with respective and different **cryptographic** security schemes, said selected ACID's being programmed, on being coupled to another ACD to...

9/3,K/7

DIALOG(R)File 349:PCT Fulltext

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00441203

TRANSACTION RECOVERY IN A VALUE TRANSFER SYSTEM

REPRISE DE TRANSACTION DANS UN SYSTEME DE TRANSFERT DE VALEURS

Patent Applicant/Assignee:

NATIONAL WESTMINSTER BANK PLC

EVERETT David Barrington

RICHARDS Timothy Philip

Inventor(s):

EVERETT David Barrington

RICHARDS Timothy Philip  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9636947 A1 19961121  
Application: WO 96GB1146 19960514 (PCT/WO GB9601146)  
Priority Application: GB 959762 19950515; GB 959763 19950515; GB 959766 19950515  
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR TD TG  
Publication Language: English  
Fulltext Word Count: 5669

Fulltext Availability:  
Detailed Description

#### Detailed Description

... by the same amount. As was described in the above-mentioned international patent publications the **electronic purses** and transaction messages are secured by a public/secret key **cryptographic** system.

One form of IFID is a personal "**wallet**" which has **two** slots for accepting respective ACD's and controls transfer of funds between the electronic purses...

9/3,K/8

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00413305

#### A VENDING MACHINE, A VENDING SYSTEM AND METHODS OF OPERATING SAME DISTRIBUTEUR, SYSTEME DE DISTRIBUTION ET PROCEDES D'UTILISATION

Patent Applicant/Assignee:  
BRUN Heidi M  
ADVANCED RETAIL SYSTEMS LTD

Inventor(s):  
TEICHER Mordechai

Patent and Priority Information (Country, Number, Date):  
Patent: WO 9609592 A1 19960328  
Application: WO 95US12164 19950925 (PCT/WO US9512164)  
Priority Application: IL 111055 19940925; IL 115164 19950904  
Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP LK LR LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM UG UZ VN KE MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE CF CG CI CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 15336

Fulltext Availability:  
Detailed Description

#### Detailed Description

... hardware as well as secured protocols for reading or altering the information stored in the **electronic wallet**. These protocols preferably include a requirement for keying-in a secret PIN (personal identification number) **code** via customer interface 352, as a precondition for any transaction with wallet 9.

Payment unit...

9/3,K/9

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00321095

**VALUE TRANSFER SYSTEM**  
**SYSTEME DE TRANSFERT DE VALEURS**

Patent Applicant/Assignee:

JONHIG LIMITED

JONES Timothy Lloyd

HIGGINS Graham Robert Leslie

Inventor(s):

JONES Timothy Lloyd

HIGGINS Graham Robert Leslie

Patent and Priority Information (Country, Number, Date):

Patent: WO 9308545 A1 19930429

Application: WO 92GB1901 19921016 (PCT/WO GB9201901)

Priority Application: GB 9121995 19911016

Designated States: AU BR CA JP KP KR NO PL RU US AT BE CH DE DK ES FR GB GR  
IE IT LU MC NL

Publication Language: English

Fulltext Word Count: 5346

Fulltext Availability:

Claims

Claim

... encryption and decryption a level of computing power similar to the  
power required for RSA **encryption** .

Referring to Figure 4 there is illustrated the transaction procedure  
between **two purses** where the sending **purse** is a consumer purse and  
the receiving purse is a retailer purse. The retailer purse...

9/3,K/10

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00286201

**VALUE TRANSFER SYSTEM**  
**SYSTEME DE TRANSFERT DE VALEUR**

Patent Applicant/Assignee:

JONHIG LIMITED

JONES Timothy Lloyd

HIGGINS Graham Robert Leslie

Inventor(s):

JONES Timothy Lloyd

HIGGINS Graham Robert Leslie

Patent and Priority Information (Country, Number, Date):

Patent: WO 9116691 A1 19911031

Application: WO 91GB566 19910410 (PCT/WO GB9100566)

Priority Application: GB 908362 19900412

Designated States: AT AT AU BB BE BF BG BJ BR CA CF CG CH CH CM DE DE DK DK  
ES ES FI FR GA GR HU IT JP KP KR LK LU LU MC MG ML MR MW NL NL NO PL RO  
SD SE SE SN SU US

Publication Language: English

Fulltext Word Count: 5793

Fulltext Availability:

Claims

Claim

... it is convenient, although not necessary, to arrange that the globally  
certified numbers are the **encryption** keys to be exchanged.

The **electronic purses** may take a number of physical forms. They will  
include computer processing facilities which may...

...electromagnetic radiation, for example.

Reference was made above to the difficulty of providing fast asymmetrical



**cryptographic** facilities in very small and inexpensive devices such as **IC cards** . Clearly, it is more readily possible to provide such facilities in a communication device or...encryption and decryption a level of computing power similar to the power required for RSA **encryption** .

Referring to Figure 4 there is illustrated the transaction procedure between **two purses** where the sending **purse** is a consumer purse and the receiving purse is a retailer purse. The retailer purse...  
?t 10/3,k/1-7

10/3,K/1

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00736383

**PERSONAL DIGITAL ASSISTANT WITH WIRELESS TELEPHONE**

**ASSISTANT NUMERIQUE A TELEPHONE SANS FIL**

Patent Applicant/Assignee:

BODYCOM INC, 1013 Centre Road, Wilmington, DE 19805, US, US (Residence),  
US (Nationality)

Inventor(s):

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AKVELD Felix N, Tarweoord 4, NL-3991 VL Houten, NL

BARRETT Lee Ann, 147 Louise Lane, San Mateo, CA 94403, US

Legal Representative:

MILLIKEN Darren J, Blakely, Sokoloff, Taylor & Zafman LLP, 12400 Wilshire  
Boulevard, 7th floor, Los Angeles, CA 90025, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049731 A1 20000824 (WO 0049731)

Application: WO 2000US4352 20000218 (PCT/WO US0004352)

Priority Application: US 99253304 19990219

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5700

Fulltext Availability:

Detailed Description

Detailed Description

... this one step further, users also typically transport a wallet. Having  
to physically carry around **two electronic** devices and a **wallet** is  
even more inconvenient.

SUMMARY OF THE INVENTION

A wireless telephone engine, **smart -card** engine and Personal Digital  
Assistant (PDA) engine are integrated in a single device, wherein an...

10/3,K/2

DIALOG(R)File 349:PCT Fulltext

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00698358

**SMART CARD WALLET**

**PORTEFEUILLE ELECTRONIQUE POUR CARTE A MICROPROCESSEUR**

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON (publ), TELEFONAKTIEBOLAGET LM ERICSSON

(publ) , S-126 25 Stockholm , SE  
Inventor(s):  
FORSLUND Par, FORSLUND, Par , Stenkulleavagen 6 A, S-192 73 Sollentuna ,  
SE  
BECKMAN Hans, BECKMAN, Hans , Trombonstigen 1, S-196 37 Kungsängen , SE  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 0011624 A1 20000302 (WO 200011624)  
Application: WO 99SE1348 19990806 (PCT/WO SE9901348)  
Priority Application: US 98139552 19980825  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD  
RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF  
CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 5614

Fulltext Availability:  
Detailed Description

#### Detailed Description

... been disclosed in European Patent Publication No. 96 477325 and  
97-181297 to W. Kubanski.

**Electronic wallets** holding one or **two** cards have also been disclosed. For example, European Patent Publication No. 97-427471 to J. ...first user has a terminal with router functionality. Consequently, the terminal can readily reach the **first** and **second** users' **smart card wallet** IP-based networks. The first user can invoke, for example, a method called "Withdraw" to withdraw the desired amount from the -12 first **smart card** wallet, and a second method called "Deposit" to convey the "money" to the second user...the game file from the terminal to the game card in the second user's **smart card wallet** , and the **two** users can then play the game (e.g., chess) together.

A "service discovery" application can...

10/3,K/3

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00598631

#### COUNTABLE ELECTRONIC MONETARY SYSTEM AND METHOD SYSTEME ET PROCEDE MONETAIRES ELECTRONIQUES DENOMBRABLES

Patent Applicant/Assignee:

ULTIMUS LTD, ULTIMUS LTD., Hanagar Street 2, 44425 Kfar Saba, IL

Inventor(s):

TEICHER Mordechai, TEICHER, Mordechai, Gordon Street 9, 44260 Kfar Saba,  
IL

Patent and Priority Information (Country, Number, Date):

Patent: WO 9844429 A1 19981008

Application: WO 98IL155 19980330 (PCT/WO IL9800155)

Priority Application: IL 120585 19970401

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML  
MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 22584

Fulltext Availability:

Detailed Description

Detailed Description  
... stored value.

Smart card technology has enabled two consumer payment applications: the charge (credit or **debit** ) **card** with enhanced security (especially in off line payment,) and the stored-value card, also called **electronic purse** . The **two** applications are complementary: the charge card is more suitable for medium-to-higher payments, while the **electronic purse** 's arena is small payments. The potential synergy between these two payment applications is described...

10/3,K/4

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00572487

**APPARATUS AND METHODS FOR COLLECTING VALUE**

**APPAREIL ET PROCEDE D'ENCAISSEMENT**

Patent Applicant/Assignee:

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Inventor(s):

GRESSEL Carmi David, GRESSEL, Carmi, David, Kibbutz Urim, 85530 Mobile Post Negev, IL

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SANDER Avi, SANDER, Avi, Habrosh Street 44, 82024 Kiryat Gat, IL

HADAD Isaac, HADAD, Isaac, Hashalom Street 105, 84434 Beer Sheva, IL

GRANOT Ran, GRANOT, Ran, Hasharon Street 83, 81400 Yavneh, IL

Patent and Priority Information (Country, Number, Date):

Patent: WO 9818107 A1 19980430

Application: WO 97IL337 19971022 (PCT/WO IL9700337)

Priority Application: IL 119486 19961024

Designated States: JP KR US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 23389

Fulltext Availability:

Detailed Description

Detailed Description

... the purse to purse negotiations and transaction. Negotiations and transfers were secured internally in the **two purse** 's **smart card** . When the money is deposited in the bank, the treasurer may or may not be ...value storing devices, such as between a multi purpose credit card and a single-application **electronic purse** .

If these **two electronic** cash quantities are found to be equal, then (step 1130) the current balance is restored...

10/3,K/5

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00501590

**VALUE TRANSFER SYSTEM**

**SYSTEME DE TRANSFERT DE VALEURS**

Patent Applicant/Assignee:

NATIONAL WESTMINSTER BANK PLC

EVERETT David Barrington

VINER John

Inventor(s):

EVERETT David Barrington

VINER John

Patent and Priority Information (Country, Number, Date):

Patent: WO 9702548 A1 19970123  
Application: WO 96GB1564 19960628 (PCT/WO GB9601564)  
Priority Application: GB 9513379 19950630

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IL IS JP KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT  
RO RU SD SE SG TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG  
KZ MD RU TJ TM CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG  
CI CM GA GN ML SN TD TG

Publication Language: English

Fulltext Word Count: 3739

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... scheme of the series in either purse.

Furthermore, selected ACD's may be provided with **two electronic purses** programmed with respective and different cryptographic security schemes, said selected ACD's being programmed, on...

...of messages secured by a cryptographic security scheme, wherein selected ACID's are provided with **two electronic purses** programmed with respective and different cryptographic security schemes, said selected ACID's being programmed, on...scheme or set of schemes. By providing selected purses, for example retailers and banks, with **dual purse smart cards** (ACID's), one purse having the old schemes and the other purse having new schemes...

...system according to the invention; Figure 2 is a diagram illustrating memory allocation in an **electronic purse** loaded on the ICC of Figure 1; Figure 3 is a diagram illustrating a value transfer transaction between **two purses** of a system in accordance with the invention; and Figure 4 is a diagram illustrating...

Claim

... as claimed in any of the preceding

claims wherein selected ACID's are provided with **two electronic purses** programmed with respective and different cryptographic security schemes, said selected ACID's being programmed, on **two electronic purses** programmed with respective and different cryptographic security schemes, said selected ACID's being programmed, on...

10/3,K/6

DIALOG(R)File 349:PCT Fulltext

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00441203

TRANSACTION RECOVERY IN A VALUE TRANSFER SYSTEM

REPRISE DE TRANSACTION DANS UN SYSTEME DE TRANSFERT DE VALEURS

Patent Applicant/Assignee:

NATIONAL WESTMINSTER BANK PLC

EVERETT David Barrington

RICHARDS Timothy Philip

Inventor(s):

EVERETT David Barrington

RICHARDS Timothy Philip

Patent and Priority Information (Country, Number, Date):

Patent: WO 9636947 A1 19961121

Application: WO 96GB1146 19960514 (PCT/WO GB9601146)

Priority Application: GB 959762 19950515; GB 959763 19950515; GB 959766 19950515

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB  
GE HU IL IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO  
RU SD SE SG SI TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ

MD RU TJ TM AT DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI  
CM GA GN ML MR TD TG

Publication Language: English

Fulltext Word Count: 5669

Fulltext Availability:

Detailed Description

Detailed Description

... his electronic purse to that of the retailer.

Goods can be purchased by transfer of **electronic** cash from the customer **purse** to the retailer purse. This is an off-line transaction as far as the bank is concerned. Remote transactions are also possible, where **two** **purse** -carrying cards are introduced to respective interface devices which communicate with each other via modems...by the same amount. As was described in the above-mentioned international patent publications the **electronic purses** and transaction messages are secured by a public/secret key cryptographic system.

One form of IFID is a personal "wallet " which has **two** slots for accepting respective ACD's and controls transfer of funds between the **electronic purses** therein. Figure 2 shows a **wallet** IFID 5 which has **two smart cards** 1c, 1d inserted. The IFD has a screen 6 and a keyboard 7.

Internally the IFID has a...

10/3,K/7

DIALOG(R) File 349:PCT Fulltext

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00413305

**A VENDING MACHINE, A VENDING SYSTEM AND METHODS OF OPERATING SAME  
DISTRIBUTEUR, SYSTEME DE DISTRIBUTION ET PROCEDES D'UTILISATION**

Patent Applicant/Assignee:

BRUN Heidi M

ADVANCED RETAIL SYSTEMS LTD

Inventor(s):

TEICHER Mordechai

Patent and Priority Information (Country, Number, Date):

Patent: WO 9609592 A1 19960328

Application: WO 95US12164 19950925 (PCT/WO US9512164)

Priority Application: IL 111055 19940925; IL 115164 19950904

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU

IS JP KE KG KP LK LR LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE

SG SI SK TJ TM UG UZ VN KE MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT

LU MC NL PT SE CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15336

Fulltext Availability:

Detailed Description

Detailed Description

... in 701 for the next transaction.

In a dual-pass free-access automatic retail system, **two** interactions between the **electronic wallet** and the payment system are required, one at an entrance location to gain access to...

?

File 15:ABI/Inform(R) 1971-2000/Oct 09  
(c) 2000 Bell & Howell  
File 9:Business & Industry(R) Jul/1994-2000/Oct 09  
(c) 2000 Resp. DB Svcs.  
File 623:Business Week 1985-2000/Oct W1  
(c) 2000 The McGraw-Hill Companies Inc  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 275:Gale Group Computer DB(TM) 1983-2000/Oct 10  
(c) 2000 The Gale Group  
File 624:McGraw-Hill Publications 1985-2000/Oct 05  
(c) 2000 McGraw-Hill Co. Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 636:Gale Group Newsletter DB(TM) 1987-2000/Oct 10  
(c) 2000 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2000/Oct 10  
(c) 2000 The Gale Group  
File 16:Gale Group PROMT(R) 1990-2000/Oct 09  
(c) 2000 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2000/Oct 10  
(c)2000 The Gale Group  
File 20:World Reporter 1997-2000/Oct 10  
(c) 2000 The Dialog Corporation plc

Set	Items	Description
S1	12924	(ELECTRONIC? OR DIGITAL?) (N4) (PURSE? OR WALLET? OR POCKE- TBOOK? OR BILLFOLD?)
S2	173507	(IC OR INTEGRAT?(N)CIRCUIT? OR DEBIT? OR SMART? OR PREPAYM- ENT?) (N4) (CARD?)
S3	1577	(DOUBLE? OR TWO? OR DUAL? OR FIRST?(N3)SECOND?) (N4) (PURS- E? OR WALLET? OR POCKETBOOK? OR BILLFOLD?)
S4	8816	S2 (N10) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CRYPTO? OR E- NCOD? OR DECYPHER? OR CODE? ? OR CODING?)
S5	74	(TERMINAL? OR STATION? ) (N5) ((WITHOUT OR NO OR 'NOT' OR - NON OR UN) (N2) (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR - CRYPT? ))
S6	8378	S1 AND S2
S7	253	S6 AND S3
S8	0	S6 AND S4 AND S5
S9	24	S7 (N15) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CYPHER? OR C- RYPTO? OR ENCOD? OR CODE? ? OR CODING?)
S10	203	S6 (N25)S3
S11	111	S10 NOT PY=1999:2000
S12	86	RD (unique items)
S13	2	S3 (S)S4
S14	20	S3 AND S4
S15	81	S12 NOT S14
S16	13	RD S14 (unique items)
S17	0	S1 AND S4 AND S5
S18	0	S4 AND S5
?		

13/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06910414 Supplier Number: 58408441 (USE FORMAT 7 FOR FULLTEXT)  
**The Informer. (News Briefs) (Brief Article)**  
Barrett, William P.  
Forbes, p26  
Jan 10, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; General Trade  
Word Count: 402

... customers say magnetic clasps on their \$400 Ralph Lauren and Gucci purses are erasing electronic **codes** on credit and **debit cards**, making them unusable. Bank of America now has card descramblers at California branch offices. No word from the **two purse makers**. --Tomas Kellner  
What, No Mini-Bar?  
An hour south of San Francisco, near Half Moon...

13/3,K/2 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11636404 SUPPLIER NUMBER: 58408441 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The Informer. (News Briefs) (Brief Article)**  
Barrett, William P.  
Forbes, 26  
Jan 10, 2000  
DOCUMENT TYPE: Brief Article ISSN: 0015-6914 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 435 LINE COUNT: 00037

... customers say magnetic clasps on their \$400 Ralph Lauren and Gucci purses are erasing electronic **codes** on credit and **debit cards**, making them unusable. Bank of America now has card descramblers at California branch offices. No word from the **two purse makers**. --Tomas Kellner  
What, No Mini-Bar?  
An hour south of San Francisco, near Half Moon...

16/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02674743 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Future of Smart Cards - Part 2 of 2**  
(Card Technology believes US government's plan to issue smart cards to employees and Rome's transportation smart card system are among projects that will shape future of smart card industry)  
Card Technology, p 34+  
December 1999  
DOCUMENT TYPE: Journal; Industry Overview; Cover Story ISSN: 1093-1279 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3628

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...Commuters in the UK also can expect Proton.

"The whole idea is you have one **purse**, one chip containing one **purse**, and **two** ways to access that **purse**, in a contacted way and a contactless way," says Armand Linkens, managing director for Proton... Internet. Malaysia appears likely to lead many of these governments in dispensing with paper, bar **codes** and magnetic stripes and moving to

smart cards .

## Project Australia

Government officials, along with executives of some major Australian companies, also are taking...

16/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02628606 (USE FORMAT 7 OR 9 FOR FULLTEXT)

### At Home With Smart Cards

(Global market for smart-card-accepting cable set-top boxes is expected to total 114 mil units by 2004; Europe leads other regions in smart card applications)

Card Technology, p 62+

October 01, 1999

DOCUMENT TYPE: Journal; Industry Overview ISSN: 1093-1279 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3422

(USE FORMAT 7 OR 9 FOR FULLTEXT)

### TEXT:

...Belgian banks are developing applications for Maestro Smart, according to Fortin.

In the Netherlands, where **two** electronic **purses** compete, each system offers consumers home-loading devices.

Chipper, which is operated by KPN Telecom...

...effect by the end of 1999. The financial institutions will issue their customers chip-based **smart cards** storing private **encryption** keys; customers then must purchase HBCI-compatible software, as well as a card reader that...

16/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02410859 (USE FORMAT 7 OR 9 FOR FULLTEXT)

### Spyrus Adds Electronic Wallet To On-Line Security Arsenal

(Spyrus (San Jose, CA), a digital security firm, has acquired BlueMoney Software Corp (Palo Alto, CA) and its server-side wallets technology for undisclosed terms)

American Banker, v 164, n 58, p 12

March 26, 1999

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 806

(USE FORMAT 7 OR 9 FOR FULLTEXT)

### TEXT:

...MasterCard-Visa Secure Electronic Transaction standard and advertised as "the world's first secure network **wallet** ."

Spyrus, through its acquisition **two** years ago of Terisa Systems Inc., has played a key role in the development and...

...It joins a list of other Spyrus acquisitions that include Terisa, the Australian public key **encryption** infrastructure company Signet Systems, and Value Checker Plus, a handheld **smart card** reader originally developed by a unit of Oki Electronics of Japan.



The last two deals...

16/3,K/4 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02228057 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Smart Cards: Mondex Hits Europe's Mainland with Norway Deal**  
**(Mondex has announced that Posten SDS and Telenor Conax have acquired franchise rights for Norway)**

American Banker, v 163, n 168, p 12

September 02, 1998

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 703

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...its Visa Cash program and an approach to standardization it champions called the Common Electronic **Purse** Specifications.

**Two** years since the inventing bank, National Westminster of London, spun off Mondex to a global...

...it was taken over by the postal service. Telenor Conax already has extensive experience in **smart cards** and **cryptography**.

"The combination of unique functionality and security offered by Mondex and Multos gives us exactly...

16/3,K/5 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01645345 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Coming French Card Revolution**

**(French banks are ready for a big push into several credit card areas, including a new emphasis on bank-issued revolving credit cards)**

Credit Card Management, v 9, n 7, p 100+

October 1996

DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3081

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...terminal independently and to keep pace with hardware upgrades.

On the Move Again

The Gemplus **smart cards** incorporate state-of-the-art **cryptographic** processors which ensure secure transmission of transaction data. In partnership with Rockwell International and COM1...

...separate from present CB cards and will be single function, payment-only cards. The electronic **purses** will hold **two** currencies, the franc and the euro, but their precise loading and reloading arrangements have not...

16/3,K/6 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0790528 BW1085

OKI ADVANCED PRODUCTS: Oki Value-Checker Personal Smart Card Readers

**Approved for Mondex Electronic Purse Systems**

January 05, 1998

Byline: Business/Technology Editors

...a keypad to lock and unlock  
the Mondex cards and scroll through a transaction list;  
-- **Two** -card **wallet** systems to directly transfer funds from  
customers to retailers or from one individual to another...

...New Zealand, ASB

Bank and Westpac Banking Corporation (New Zealand).

The new H8/3109 customized **smart card** chip being used features an  
on-board **crypto** co-processor, and offers 8Kbytes of EEPROM and  
14Kbytes of ROM allowing for high speed...

16/3,K/7 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0704947 BW0166

**SCHLUMBERGER PENNCARD: Schlumberger DANYL Selected to Provide "Smart"  
PennCard For University of Pennsylvania**

May 20, 1997

Byline: Business/Technology Editors

...The new Schlumberger system uses a true, chip-based multi-  
application smart card format, including **two** stored value **purses** ,  
frequency marketing, card-based PIN, user identification and  
departmental codes, among others. There is also...

...the first-ever smart  
card to use the Java(TM) Card API from JavaSoft, and **Cryptoflex** (TM),  
the first **smart card** to support strong public-key **cryptography** .  
Payflex, Cyberflex and **Cryptoflex** are trademarks of  
Schlumberger. Java is a trademark of Sun Microsystems, Inc.

CONTACT: For more...

16/3,K/8 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1294945 SFTH037  
**IC One Deploys Intellect Products in Their IC Kid's Chip Card Program in  
Utah**

DATE: June 18, 1998 17:33 EDT WORD COUNT: 742

...are very optimistic about the program's future," he continued.

The IC Kids Card has **two** applications -- a stored value **purse** and a  
loyalty purse. The stored value purse allows cardholders to load funds on  
the...

... Intellect designs and develops secure solutions for electronic payments  
and networks. These products range from **smart card** readers, payment  
systems, electronic wallet and mobile terminals to **cryptographic**  
processors that secure facilities such as a banking network.

Intellect's main offices are in...

16/3,K/9 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06910414 Supplier Number: 58408441 (USE FORMAT 7 FOR FULLTEXT)  
**The Informer. (News Briefs) (Brief Article)**  
Barrett, William P.  
Forbes, p26  
Jan 10, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; General Trade  
Word Count: 402

... customers say magnetic clasps on their \$400 Ralph Lauren and Gucci purses are erasing electronic **codes** on credit and **debit cards**, making them unusable. Bank of America now has card descramblers at California branch offices. No word from the **two purse makers**. --Tomas Kellner  
What, No Mini-Bar?  
An hour south of San Francisco, near Half Moon...

16/3,K/10 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06224371 Supplier Number: 54233182 (USE FORMAT 7 FOR FULLTEXT)  
**Spyrus Adds Electronic Wallet To On-Line Security Arsenal @sh#Calif.**  
**Company Bought Pioneer in Field.**  
Kutler, Jeffrey  
American Banker, v164, n58, p12  
March 26, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 817

... MasterCard-Visa Secure Electronic Transaction standard and advertised as "the world's first secure network **wallet**."  
Spyrus, through its acquisition **two** years ago of Terisa Systems Inc., has played a key role in the development and...

...It joins a list of other Spyrus acquisitions that include Terisa, the Australian public key **encryption** infrastructure company Signet Systems, and Value Checker Plus, a handheld **smart card** reader originally developed by a unit of Oki Electronics of Japan.  
The last two deals...

16/3,K/11 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05786646 Supplier Number: 50276347 (USE FORMAT 7 FOR FULLTEXT)  
**Smart Cards: Mondex Hits Europe's Mainland with Norway Deal**  
KUTLER, JEFFREY  
American Banker, v163, n168, p12  
Sept 2, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Magazine/Journal; Trade  
Word Count: 713

... its Visa Cash program and an approach to standardization it champions called the Common Electronic **Purse** Specifications.  
**Two** years since the inventing bank, National Westminster of London, spun off Mondex to a global...

...it was taken over by the postal service. Telenor Conax already has extensive experience in **smart cards** and **cryptography** .

"The combination of unique functionality and security offered by Mondex and Multos gives us exactly...

**16/3,K/12 (Item 1 from file: 20)**

DIALOG(R)File 20:World Reporter

(c) 2000 The Dialog Corporation plc. All rts. reserv.

05285060 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Spyrus Adds Electronic Wallet To On-Line Security Arsenal**

SECTION TITLE: Digital Frontiers

JEFFREY KUTLER

AMERICAN BANKER , v164, p12

March 26, 1999

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 813

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... MasterCard-Visa Secure Electronic Transaction standard and advertised as "the world's first secure network **wallet** ."

Spyrus, through its acquisition **two** years ago of Terisa Systems Inc., has played a key role in the development and...

... It joins a list of other Spyrus acquisitions that include Terisa, the Australian public key **encryption** infrastructure company Signet Systems, and Value Checker Plus, a handheld **smart card** reader originally developed by a unit of Oki Electronics of Japan.

The last two deals...

**16/3,K/13 (Item 2 from file: 20)**

DIALOG(R)File 20:World Reporter

(c) 2000 The Dialog Corporation plc. All rts. reserv.

02666767 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Smart Cards: Mondex Hits Europe's Mainland with Norway Deal**

SECTION TITLE: Digital Frontiers

JEFFREY KUTLER

AMERICAN BANKER , v163, p12

September 02, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 710

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... its Visa Cash program and an approach to standardization it champions called the Common Electronic **Purse** Specifications.

**Two** years since the inventing bank, National Westminster of London, spun off Mondex to a global...

... it was taken over by the postal service. Telenor Conax already has extensive experience in **smart cards** and **cryptography** .

"The combination of unique functionality and security offered by Mondex and Multos gives us exactly...

**15/3,K/1 (Item 1 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01522094 01-73082

**The chip card's Czech mates**

Rolfe, Richard

Credit Card Management v10n7 PP: 92-97 Oct 1997

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 2411

...TEXT: the small Union Banka has joined on a very modest scale to enable switching of **purse** transactions between **two** banks to be tested.

For national roll-out of Monet, CS is upgrading to microprocessor cards from France's Gemplus with **electronic -purse** and ID functionality plus the capacity for loyalty, transit, and health-care applications. Price of ...

15/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01314980 99-64376

**A volte-face with the electronic purse**

Anonymous

Credit Card Management v9n7 PP: 104 Oct 1996

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 470

...TEXT: Societe Generale's Robert Luginbuhl. "Now, three years later, I have to develop it."

French **electronic - purse** cards will be separate from present CB cards and will be single function, payment-only cards. The **electronic purses** will hold **two** currencies, the franc and the euro, but their precise loading and reloading arrangements have not...

15/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01054209 97-03603

**Product file**

Talmor, Sharona

Banker v145n832 PP: 78-79 Jun 1995

ISSN: 0005-5395 JRNL CODE: BKR

WORD COUNT: 1284

...TEXT: market.

\* Canadian Imperial Bank of Commerce and Royal Bank of Canada have joined Mondex, the **electronic purse** initiative. The **two** banks, ranked first and second largest in Canada in terms of Tier One capital respectively...

15/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00878117 95-27509

**Whatever happened to smart cards?**

Margolis, Judy

Canadian Banker v101n4 PP: 25-28 Jul/Aug 1994

ISSN: 0822-6830 JRNL CODE: CBI

WORD COUNT: 1171

...TEXT: highway system will offer users access, through Videotron's "black box" and a UBI credit, **debit or electronic -wallet card**, to **two** -way services such as home banking, shopping, gambling and electronic mail.

"The **smart card** is the logical evolution of banking as we move closer and closer to our customers..."

15/3,K/5 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02297109

**S'preans quick to accept electronic cash payment**  
**(Singapore set to be among world's two leading electronic purse**  
**payment showcases by end of 1999)**  
Singapore Business Times, p 5  
November 12, 1998  
DOCUMENT TYPE: Business Newspaper ISSN: 0921-9986 (Singapore)  
LANGUAGE: English RECORD TYPE: Abstract

**(Singapore set to be among world's two leading electronic purse**  
**payment showcases by end of 1999)**

ABSTRACT:

Singapore: A total of around 5k retail transactions/d are made using **smart cards** , which suggests that electronic cash will quickly gain acceptance in Singapore. By end-1999, Singapore is set to be among the world's **two leading electronic purse** payment showcases, according to Remy de Tonnac, managing director of the Asia-Pacific region at Gemplus, **smart card** supplier. Around 9k retail outlets in Singapore accept smart card payments, according to Wee Tew...

15/3,K/6 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02284777 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Austria, next stop for GeldKarte**  
**(GeldKarte electronic purse technology will be adopted in Austria,**  
**following Europay's move to use GeldKarte as a pan-European electronic**  
**purse acceptance specification)**  
Electronic Payments International, n 136, p 5  
November 1998  
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 848

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...bank La Poste, Societe Generale and transport authorities SNCF and RATP are developing a contactless **electronic -purse** project - Billetique Monetique et Services.

It is possible that aspects of the **two purse** projects could be combined. "These two projects each have something to offer each other," said...

15/3,K/7 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02284278 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Europay Jumps on Bandwagon For Common E-Purse Standard**  
**(Europay International (Waterloo, Belgium) now recommends that its 9,000**  
**member banks use the Multos operating system endorsed by MasterCard**  
**International,)**  
Smart Card Alert, p 1+  
October 1998  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 911

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...group, announced it would work with Visa through Europay. Interpay runs one of the Netherlands' **two** major **electronic** **purse** systems.

MasterCard is the major holdout in Visa's drive to standardize stored-value cards...

...Mastercard have had a strategic alliance since the mid-1960s. The system's own Clip **electronic** **purse**, unveiled with great fanfare **two** years ago, never got off the ground. Mondex may have seemed a natural after MasterCard...

15/3,K/8 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02271362 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**GeldKarte causes conflict**  
**(Europay to support electronic cash card GeldKarte in Germany)**  
Cards International, n 205, p 6  
September 29, 1998  
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1255

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...declined to give a 'yes' or 'no' answer as to whether MasterCard and Europay had **two** differing **electronic** **purse** strategies. "I will repeat that Europay is pursuing a strategy that is tailored to its...

15/3,K/9 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02267344 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Siemens Aims Controller At Chip Cards**  
**(Siemens Microelectronics introduced a controller designed to support two**  
**currently used modulation methods for transmission in radio frequency**  
**range-ASK 100% and ASK 10%)**  
Electronic Buyers News, p 22  
October 12, 1998  
DOCUMENT TYPE: Journal ISSN: 0164-6362 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 139

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...The SLE66CL160S is targeted at chip cards with more than one use, such as an **electronic** **purse** that **doubles** as a **debit** **card** in public-transport schemes.

The chip includes a CPU clocked at 1 to 7 MHz...

15/3,K/10 (Item 6 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02241346 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Smart Card's Duty Is in the Eye of the Holder**  
**(Smart Card Forum survey finds 74% of North American respondents want**  
**Med-Alert data on cards, although industry people didn't think there was**

such interest, 62% want health insurance and 59% ATM/bank access)  
American Banker, v 163, n 175, p 19  
September 14, 1998  
DOCUMENT TYPE: Newspaper; Survey ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 937

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...significant differences according to sex, race, or location, Mr. Kornheiser said.

Of those interested in **smart cards**, 35% wanted a single card to replace most of what they currently carry in their **wallets**. Another 30% preferred **two** cards, 27% three cards, and only 6% four or more cards. When the group was asked what they would "definitely want" on a **smart card**, seven services got at least a 50% response. Three were health-related, two auto-related...

15/3,K/11 (Item 7 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02195590 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Getting In On The Deal**

(Proton World International, which will be formed when Belgium's Banksys spins off its Proton electronic purse smart card technology, is expected to have Visa and AmEx among its shareholders)

Card Fax, n 152, p 2

July 24, 1998

DOCUMENT TYPE: Newsletter ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 195

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...smart card standard. In June, the association announced it is working with Germany's GeldKarte **electronic purse** operator on open, global **electronic purse** specifications that will be published by year-end. The agreement means the 50 mil e-purse cards issued by the **two** groups and their members in nearly 20 countries will be interoperable two years after the...

15/3,K/12 (Item 8 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02190936 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Finding Right Merchant Mix Challenges Hong Kong Stored-Value Systems**

(Hongkong Bank has received 150,000 applications for Mondex smart cards in Hong Kong, where some 5,000 merchants accept it; Visa Cash has had 1 mil transactions and reloads have totaled almost \$2 mil)

Smart Card Alert, p 7

July 1998

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 638

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Cash camps say this is just the start of their respective efforts to establish the **two electronic -purse** applications in Hong Kong.



Says Yim: "We're really beginning to expand the merchant base..."

15/3,K/13 (Item 9 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02176462 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Visa, 2 E-Purse Vendors in Compatibility Pact**  
(Visa International, Zentraler Kredit Ausschuss (ZKA; Germany) and Sermepa (Spain) have agreed to make their electronic purse systems compatible)  
American Banker, v CLXIII, n 118, p 16  
June 23, 1998  
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 752

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
By ANTOINETTE COULTON

Visa International and **two** major European **electronic purse** operators on Monday announced an agreement to make their systems compatible.

Visa and the two...

15/3,K/14 (Item 10 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02174850 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Hot Hot Hot: Part 2**  
(Overview of smart card and electronic purse programs looks at national boundaries regarding programs, and provides a look at smart card programs in use in Latin America)  
Card Technology, p 37+  
May 1998  
DOCUMENT TYPE: Journal; Geographic Profile; Industry Overview; Cover Story  
ISSN: 0361-5561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2744

ABSTRACT:  
...uses radio frequency technology.

Full text provides part two of an overview of Latin American **smart card** and **electronic purse** programs. Included in part **two** is a brief list, by country, of **smart card** programs in Latin America. Also, particular **smart card** programs being tested or in use are discussed, especially a smart card program being tested...

15/3,K/15 (Item 11 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02118000 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**A Leap of Faith As Smart Cards Reward Loyalty**  
(Orlando (FL) Chamber of Commerce to debut smart card-based loyalty/membership program; to roll out into general community in 3rd-qtr-1999)  
Card Marketing, v 2, n 4, p 1+  
April 1998  
DOCUMENT TYPE: Journal ISSN: 1095-6263 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 563

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...at the annual Business and Tourism Show. All 15,000 participants will receive a special **smart card** that will be used for identification and **electronic purse** applications during the **two** -day event.

By the third quarter, the 5,000 members of the nation's fourth...

TEXT:

...at the annual Business and Tourism Show. All 15,000 participants will receive a special **smart card** that will be used for identification and **electronic purse** applications during the **two** -day event.

By the third quarter, the 5,000 members of the nation's fourth...

15/3,K/16 (Item 12 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02108128 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Stored-Value Cards Aren't Paying the Bills**

(Smart card systems need to look beyond stored-value functions to build a **business case for their products**)

Card Technology, p 27-33

March 1998

DOCUMENT TYPE: Journal ISSN: 0361-5561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2946

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...aren't accustomed to dealing with banks and where there's little existing infrastructure for **debit** and credit **card** transactions.

Cynthia Weaver, an analyst with the Tower Group, Newton, Mass., recently wrote a report on **electronic purse** cards in developing countries. **Two** key drivers are security and inflation, she says.

"In some countries, inflation is so high...

15/3,K/17 (Item 13 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02093994 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Campus Card Conundrum**

(Growing number of colleges and universities are turning to smart cards in hopes that chip technology will make it easier for them to connect with financial institutions and local merchants, increase revenues)

Card Technology, p 25+

February 1998

DOCUMENT TYPE: Journal ISSN: 0361-5561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3837

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...large regional institutions before deciding to partner with First Union, Gillis relates. The cards carry **two electronic wallets** for students, one which can not have more than \$100 in it and one designated...

15/3,K/18 (Item 14 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02053853 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**IBM Programs For A Smart Card Solution**

(IBM is currently focusing on niche markets like banking at the present,  
but longer range plans include integrating smartcards into the  
information technology arena)

Card Technology, p 13+

January 1998

DOCUMENT TYPE: Journal ISSN: 0361-5561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2585

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...card

personalization and  
issuance along with  
associated terminal  
hardware.

Dutch PTT Telecom and PostBank  
Holland

**Electronic Purse**  
(implemented in two  
projects-Zeeland & Chipper)  
2 million MFC cards

Modules and MFC card  
operating system software, in...

15/3,K/19 (Item 15 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02042319 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Going Dutch**

(There are an estimated 18 mil ATM/PIN debit cards in the Netherlands;  
debit card transactions in the Netherlands hit 371 mil in 1996; the usage  
of electronic payments is increasing rapidly in the country)

Electronic Payments International, n 126, p 14

January 1998

DOCUMENT TYPE: Newsletter; Geographic Profile ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2024

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**ABSTRACT:**

...371 mil transactions in 1996. More than 90% of Dutch people have at  
least one **debit card**, compared with just 3.2 mil credit cards, most of  
which operate as simple deferred debit products.

The Netherlands has **two** rival chip-based **electronic purse** projects -  
the Chipknip card developed by Interpay and the Chipper card developed by  
Postbank and...

**TEXT:**

...A network of private label revolving credit cards has also developed in  
the retail industry.

**Electronic purses**

The Netherlands is unique in having **two** rival chip-based **electronic  
purse** projects - the Chipknip card developed by Interpay and the Chipper  
card developed by Postbank and KPN, the Dutch telecommunications company.

Chipknip was the Netherlands' first **smart cards** project, dating from

October 1995 when a seven-month pilot scheme started in Arnhem. It...

15/3,K/20 (Item 16 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02041394 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Cooperation leads to stagnation**

**(Close cooperation among French banks has stifled commercial innovation in the payment card market)**

Cards International, n 189, p 9

December 12, 1997

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3998

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...1995) it was not until late in 1996 that GCB decided to experiment with an **electronic purse** programme.

GCB's previous reluctance to embrace the notion of the **electronic purse** has been linked to **two** factors: the poor financial health of many French banks; and their heavy investment in developing...

15/3,K/21 (Item 17 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02039584 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**South African banks kick off Visa V-Chip card; plan to go national in 1998 (Visa International, Nedcor Bank and First National Bank (South Africa) are to targeting Neslpruit, South Africa, as site for new V-chip smart card)**

Smart Card Alert, p 3+

January 1998

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 623

**ABSTRACT:**

...Visa International are targeting the city of Nelspruit, South Africa, for a new V-chip **smart card** project with **debit**, credit and **electronic purse** functionality. The **two** South African banks plan to expand the card nationally in the first quarter. Since the rollout began in November, Nedcor has issued 7,000 **smart cards**, including **debit** and credit **cards**, in Nelspruit so far, says Gavin Toole, assistant general manager of Nedcor's card division...

15/3,K/22 (Item 18 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02020700 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Big Plans**

**(Giesecke & Devrient America plans to have Starcoin multiapplication electronic purse system in place in 2 US venues in 1998's first quarter; applications include payment, loyalty and identification)**

Card Fax, v 1997, n 241, p 1

November 18, 1997

DOCUMENT TYPE: Newsletter ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 70

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

BIG PLANS: Giesecke & Devrient America, Reston, VA, plans to have its Starcoin multiapplication **electronic purse** system running in **two** U.S. venues in the first-quarter 1998. Officials decline to elaborate, but say that...

15/3,K/23 (Item 19 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01999769 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Making the cards pay**

(Main French banks expect to have 3 mil credit cards in issue by 2000, in attempt to catch up to non-banks)

Electronic Payments International, n 123, p 12

October 1997

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1679

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for the new venture but pilots have been postponed until at least summer 1998 (see **Smart Card Bulletin**, June 1997).

GCB's reluctance to embrace the notion of the **electronic purse** has been linked to **two** factors: the poor financial health of many French banks and their heavy investment in developing...

15/3,K/24 (Item 20 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01996237 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Dutch catch up on cards**

(VSB International is largest issuer of credit cards with portfolio of 1.5 mil Visa cards in Netherlands)

Cards International, n 185, p 13

October 17, 1997

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2322

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...he said no developments had been finalised, pending finalisation of the technology in both schemes.

**Electronic purse schemes**

The Netherlands is unique in having **two** rival chip-based **electronic purse** projects - the Chipknip card developed by Interpay; and the Chipper card developed by Postbank and KPN.

Chipknip was the Netherlands's first **smart card** project, dating from October 1995 when a seven-month pilot scheme started in Arnhem. It...

15/3,K/25 (Item 21 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01959624 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Profits on the cards for smart companies**

(Smart cards could give a boost to the UK electronic components industry;  
FEI is forecasting a 1997 UK market of around Pd7bn for all components)

Engineer, n 7371, p 14

October 02, 1997

DOCUMENT TYPE: Journal ISSN: 0013-7758 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 696

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...by silicon technology - will, says Green, allow the card issuer to offer such items as **electronic purses** .

**Two** major multi-application operating systems are set to become industry standard, says Green: MultOS, from...

15/3,K/26 (Item 22 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01868512 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**France: Structure devised for CB purse project**

(The launching of an electronic purse project in France is proceeding;  
pilot projects should be launched in 1998's first quarter)

Smart Card Bulletin, n 179, p I

June 1997

DOCUMENT TYPE: Newsletter ISSN: 0015-2005 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 290

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...bank card system, the organisation will have a similar role when it comes to the **electronic purse** .

Tier **two** will consist of a financial company, in which a number of Cartes Bancaires's member...

15/3,K/27 (Item 23 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01848602 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bank Of Philippines Goes With Mondex Cards**

(Bank of the Philippine Islands will launch a test pilot of the Mondex  
electronic cash card in 6/97)

Newsbytes News Network, p N/A

June 02, 1997

DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 646

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...person electronic transfers," Espaldon declared. Person-to-person Mondex transactions can be conducted through an **electronic wallet** or between **two** persons using Mondex telephones. MasterCard International, which owns 51% of Mondex International, is working with...

15/3,K/28 (Item 24 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01785925 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**An ATM Model For Internet Payments**

**(Online Research and Communications and CyberCash to work together on on-line, real-time Internet payments)**

Report on Home Banking & Financial Services, v 2, n 11, p 6

March 14, 1997

DOCUMENT TYPE: Newsletter ISSN: 0199-2864 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 848

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...technological know-how in support of on-line, real-time Internet payments using bank-branded **electronic wallets** .

Executives of the **two** companies are billing the agreement as a major step toward the lofty goal of establishing...

15/3,K/29 (Item 25 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2000 Resp. DB Svcs. All rts. reserv.

01716035 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**France: Purse experiment delayed**

**(Members of Groupement des Cartes Bancaires have deferred decision about an electronic purse experiment until autumn)**

Smart Card Bulletin, n 160, p I

August 1996

DOCUMENT TYPE: Newsletter (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 305

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...investment of Fr2 billion (\$387 million)-Fr3 billion that may be needed to develop an **electronic purse** system. There are **two** reasons behind this reluctance. First, the poor financial state of many French banks, and second...

15/3,K/30 (Item 26 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01652049 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Visa gets smart**

**(Visa International introduces smartcards in South Africa that work as both credit cards and electronic purses)**

Electronics Times, n 832, p 68

November 07, 1996

DOCUMENT TYPE: Journal ISSN: 0142-3118 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 37

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

Visa International has launched smartcards in South Africa that work as both credit cards and **electronic purses** . **Two** banks, First National and Nedcor, will convert 200,000 cards issued in their own brands...

15/3,K/31 (Item 27 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2000 Resp. DB Svcs. All rts. reserv.

01545149

**La Caixa ha emitido cien mil tarjetas monedero**

(So far La Caixa has issued more than 100k electronic purse cards,  
double the amount it had outstanding as of the beginning of 6/96)

Expansion , p 15

July 11, 1996

DOCUMENT TYPE: Business Newspaper (Spain)

LANGUAGE: Spanish RECORD TYPE: Abstract

(So far La Caixa has issued more than 100k electronic purse cards,  
double the amount it had outstanding as of the beginning of 6/96)

ABSTRACT:

La Caixa has issued over 100k electronic purse cards, up two -fold  
from start-June 1996. From July 1996, La Caixa will integrate an  
electronic purse chip into all new Visa Electron cards.

...

15/3,K/32 (Item 28 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01543015

**Hong Kong set for e-purse clash**

( Two competing electronic purse trials will be Visa' launch of Visa  
Cash in 7/96, and Hongkong Bank's launch of the Mondex card)

Banking Technology, p 47

August 1996

DOCUMENT TYPE: Journal ISSN: 0266-0865 (United Kingdom)

LANGUAGE: English RECORD TYPE: Abstract

( Two competing electronic purse trials will be Visa' launch of Visa  
Cash in 7/96, and Hongkong Bank's...

)

15/3,K/33 (Item 29 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01447109

**Nebraska Firm, Mondex in 'Electronic Purse' Alliance**

(Applied Communications and Mondex (UK) will cooperate on pilots of an  
electronic cash system; Applied also in German GeldKarte pilot)

American Banker, v CLXI, n 59, p 16

March 27, 1996

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Applied Communications Inc (Omaha, NE) and Mondex (UK) will cooperate on  
the development of "electronic purse " technology. The two companies  
will cooperate on pilots versions of the electronic cash system that stores  
monetary value on smart cards with computer chips embedded. In other  
news, Applied Communications has entered an agreement with  
Betriebswirtschaftliche...

15/3,K/34 (Item 30 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01424070 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Cards take off: Part II**

(SIBS, and the 30 Portuguese banks associated with it, aims to issue



500,000 purse cards in all the main centres across Portugal)  
Electronic Payments International, n 106, p 11  
March 1996  
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 480

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...debit/credit card) and a chip, which allows it to be also used as an **electronic purse**. SIBS has signed a co-operation pact with Visa Espana in order to make the **two** countries' **purse** systems compatible and interoperable. The full-text article does not contain any further significant information. ...

TEXT:

...debit/credit card) and a chip, which allows it to be also used as an **electronic purse**.

SIBS has signed a co-operation pact with Visa Espana in order to make the **two** countries' **purse** systems compatible and interoperable. ...

15/3,K/35 (Item 31 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01424066 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Preaching to the unconverted: Part I**

(By the end of 1996 Spaine should have over 2mil electronic purses on the market; 2 experiments are underway)

Electronic Payments International, n 106, p 11  
March 1996

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1140

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...purchases. In the hope of reducing cash transactions, financial institutions are now developing chip-bearing **electronic purses** for small, everyday purchases. **Two** major experiments are already under way, and by the end of 1996 there should be over 2 million **electronic purses** on the market. Both bank-owned payment associations, Sistema 4B and SEMP (Visa Espana), have...

TEXT:

...purchases.

In the hope of reducing cash transactions, financial institutions are now developing chip-bearing **electronic purses** for small, everyday purchases. **Two** major experiments are already under way, and by the end of 1996 there should be over 2 million **electronic purses** on the market.

Both bank-owned payment associations, Sistema 4B and SEMP (Visa Espana), have...

15/3,K/36 (Item 32 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01324099 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Breaking through the cash mindset**

(Germany prepares for its first electronic purse product, GeldKarte, to begin tests in 1996; banks slow to move to cashless technology in

Germany; Germany has more ATMs than any other country in Europe)  
Electronic Payments International, n 102, p 12  
November 1995  
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3640

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...of-sale (POS) terminals. Unlike Mondex, however, the ZKA product will not allow transfers between **two electronic purses** .

Although GeldKarte has the support of the entire German banking community, it will be a...

15/3,K/37 (Item 33 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01246658 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**FRANCOPHILE**

(CP8 Transac to supply 195,000 smart cards for Interpay's electronic purse program in Netherlands)

Card Fax, v 95, n 119, p 2

July 24, 1995

DOCUMENT TYPE: Newsletter; News Brief (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 47

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...cards for an electronic purse program in The Netherlands. CP8 Transac is delivering 195,000 **smart cards** to Interpay, the Dutch national payment system operator. The cards are currently being used in **electronic purse** pilots in **two** Belgium cities. ...

15/3,K/38 (Item 34 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01228635 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Major marketing strategy for SIBS smart card**

(Sociedad Interbancario de Servicios, along with 30 associated banks in Portugal, introduced chip-reading electronic purse, launched with big marketing initiative)

Bank Marketing International, n 61, p 4

July 1995

DOCUMENT TYPE: Newsletter ISSN: 0791-2765 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 573

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...on its PMB cards.

SIBS, meanwhile, is busy converting the Multibanco network to accept the **electronic purse** . It said that **two** -thirds of the network has already been adapted. What is more, 200,000 PMB cards...

15/3,K/39 (Item 35 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01047126 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Germany - Toll-Road Technology Planned**

(Proposing an autobahn toll system using global positioning system satellites, digital global system for mobile telephony network; has global potential)

Newsbytes News Network, p N/A

August 29, 1994

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 531

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...a credit card- sized piece of plastic with an onboard chip), which acts as an **electronic purse** . Since the GSM network mandates the use of a **smart card** , the GSM **smart card** can **double** up as an **electronic purse** , which can be reloaded over the GSM network with cash if required.

According to DeTeMobil...

15/3,K/40 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0760612 BW1262

**POWERTEL: Powertel, Gemplus, CyberMark and Motorola Team Up for World's First Market Test of Wireless 'Smart Cards' For Electronic Commerce**

October 20, 1997

Byline: Business Editors and Technology Writers

...Powertel billing system will deduct the calls' cost from an up front payment. In phase **two** , the FSUCard's **electronic purse** " will be used to pay for PCS communications.

Powertel selected Motorola to supply the trial...

15/3,K/41 (Item 2 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0756267 BW0021

**OKI: Chase Manhattan Bank and Citibank Select Oki's Value-Checker Plus Personal Smart Card Readers for Their Dual Launch of "Electronic Cash" Systems in New York City**

October 09, 1997

Byline: Business/Technology Editors

...that Chase Manhattan Bank and Citibank have decided to supply Oki's Value-Checker Personal **Smart Card** Readers to their customers in a joint launch of **dual Electronic Purse** Systems in New York City's borough of Manhattan. Starting this month, customers of the...

15/3,K/42 (Item 3 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

**QI TECHNOLOGIES CORP: QI Technologies Signs Mondex Manufacturing License Agreement A Worldwide Alternative To Cash**

December 05, 1995

Byline: Business Editors

...of sale reader and value is immediately transferred from the card to the terminal's **electronic purse** . Mondex **electronic** cash also enables person to person payments. Using a Mondex **Wallet** or Mondex compatible phones, **two** cardholders can transfer value between their cards.

The Company will incorporate the Mondex payment scheme...

**15/3,K/43 (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02140464 SUPPLIER NUMBER: 20165092 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Playing cards. (smart cards) (includes related article on Corinthian Sports Club) (Industry Trend or Event) (Brief Article)**  
Betts, Bryan  
Computer Weekly, p46(1)  
Nov 27, 1997  
DOCUMENT TYPE: Brief Article ISSN: 0010-4787 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 1283 LINE COUNT: 00097

... has power.

Many of the smartcards in use now are access and ID cards that **double** as **electronic purses** into which users "load" money. Typically, they are closed cash systems, using proprietary schemes not...

**15/3,K/44 (Item 2 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01988744 SUPPLIER NUMBER: 18742943 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Electronic Purse Battle Looms - Survey.**  
Newsbytes, pNEW10070008  
Oct 7, 1996  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 333 LINE COUNT: 00029

The **electronic purse** , or **e-purse** , can exist in **two** forms, either reloadable or disposable. Both are based, usually, on **smart card** systems and, in the case of the reloadable versions, are recharged at an ATM (automated...

**15/3,K/45 (Item 3 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01697704 SUPPLIER NUMBER: 16219542 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Germany - toll-road technology planned.**  
Dennis, Sylvia; Gold, Steve  
Newsbytes, NEW08290021  
August 29, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 571 LINE COUNT: 00042

... a credit card- sized piece of plastic with an onboard chip), which acts as an **electronic purse** . Since the GSM network mandates the use of

a smart card , the GSM smart card can double up as an electronic purse , which can be reloaded over the GSM network with cash if required.  
According to DeTeMobil...

15/3,K/46 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

04063325 Supplier Number: 54486476 (USE FORMAT 7 FOR FULLTEXT)  
**IT CAN BE DONE.**  
CardFAX, v1998, n172, pNA  
August 20, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 126

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...settlements using the euro will be possible in 11 countries; Proton is the basis for **electronic purses** in **two** of them-Belgium and the Netherlands. The euro's full introduction is slated for Jan...

15/3,K/47 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03712637 Supplier Number: 48020646 (USE FORMAT 7 FOR FULLTEXT)  
**Banks trumped by card specialists**  
European Banker, n147, pN/A  
Oct 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1108

... postponed until at least summer 1998.  
GCB's reluctance to embrace the notion of the **electronic purse** has been linked to **two** factors: the poor financial health of many French banks, and their heavy investment in developing...

15/3,K/48 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03711686 Supplier Number: 48019560 (USE FORMAT 7 FOR FULLTEXT)  
**GEMPLUS RENEWS EFFORTS TO REALIZE SMARTCARD VISION IN NORTH AMERICA**  
Wireless Data News, v5, n20, pN/A  
Oct 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 753

... more directly related to telecom are currently in the pipeline. The first step was placing **electronic "purse "** and GSM SIM card capability on a single card, as in the FSU project. Phase **two** involves loading the **purse** over the GSM network. While carriers have been able to download service parameters into a...

15/3,K/49 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03596234 Supplier Number: 47444540 (USE FORMAT 7 FOR FULLTEXT)  
**SMART CARD BULLETIN: France--Structure devised for CB purse project**  
Cards International, n179, pN/A

June 5, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 290

... bank card system, the organisation will have a similar role when it comes to the **electronic purse**.

Tier **two** will consist of a financial company, in which a number of Cartes Bancaires's member...

15/3,K/50 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03593992 Supplier Number: 47439726 (USE FORMAT 7 FOR FULLTEXT)

**Bank Of Philipines Goes With Mondex Cards 06/02/97**

Alarilla, Joey

Newsbytes, pN/A

June 2, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 651

... person electronic transfers," Espaldon declared.

Person-to-person Mondex transactions can be conducted through an **electronic wallet** or between **two** persons using Mondex telephones.

MasterCard International, which owns 51% of Mondex International, is working with...

15/3,K/51 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03303370 Supplier Number: 46783272 (USE FORMAT 7 FOR FULLTEXT)

**Electronic Purse Battle Looms - Survey 10/07/96**

Newsbytes, pN/A

Oct 7, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 307

The **electronic purse**, or **e-purse**, can exist in **two** forms, either reloadable or disposable. Both are based, usually, on **smart card** systems and, in the case of the reloadable versions, are recharged at an ATM (automated...

15/3,K/52 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03254636 Supplier Number: 46676810 (USE FORMAT 7 FOR FULLTEXT)

**The Netherlands--Smart card marketing war**

Cards International, pN/A

Sept 2, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 329

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

THE BACKERS behind **two** rival **electronic purse** projects in the Netherlands have become embroiled in a marketing war over the merits of...

15/3,K/53 (Item 8 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03082991 Supplier Number: 46300771 (USE FORMAT 7 FOR FULLTEXT)  
**SWEDISH BANKS AND BANKSYS IN ELECTRONIC PURSE DEAL**  
European Report, n2123, pN/A  
April 13, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 112

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...signed a deal with Belgium's BANKSYS for the acquisition of the Belgian company's **electronic purse** technology. The **two** banks concluded a collaboration agreement to create a joint technology platform for new bank **card** technology with "**smart cards**", or so-called chip cards.

15/3,K/54 (Item 9 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02471477 Supplier Number: 44952729 (USE FORMAT 7 FOR FULLTEXT)  
**Germany - Toll-Road Technology Planned 08/29/94**  
Newsbytes, pN/A  
August 29, 1994  
Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 534

... a credit card- sized piece of plastic with an onboard chip), which acts as an **electronic purse** . Since the GSM network mandates the use of a **smart card** , the GSM **smart card** can **double** up as an **electronic purse** , which can be reloaded over the GSM network with cash if required.  
According to DeTeMobil...

15/3,K/55 (Item 10 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02442509 Supplier Number: 44874485 (USE FORMAT 7 FOR FULLTEXT)  
**HASTENING THE CASHLESS SOCIETY**  
Network Week, n133, pN/A  
July 29, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1262

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...not benefit. If you want to give your child some pocket money, you slip your **two** cards into an '**electronic wallet** ', and tap the amount in on the calculator-style keyboard and the money is transferred...

15/3,K/56 (Item 11 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02046682 Supplier Number: 43727834 (USE FORMAT 7 FOR FULLTEXT)  
**European Banks Launch Projects To Mint Version of Electronic Money--Initiatives could return private firms to a leading role in issuing cash--Michael Rowe**  
Thomson's International Banking Regulator, v5, n11, pN/A  
March 22, 1993  
Language: English Record Type: Fulltext

Document Type: Newsletter; Trade  
Word Count: 1003

... allowing access to the specific service for which payment has been made in advance. The **electronic purse**, on the other hand, is issued by a bank or other organization as a means of making payment to unrelated third parties.

Because of these **two** factors the **electronic purse** appears to perform the same role as coins or bank notes, whereas traditional bank cards...

15/3,K/57 (Item 12 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01590419 Supplier Number: 42390368 (USE FORMAT 7 FOR FULLTEXT)  
**La Poste Has Ambitions To Challenge Banks In Frances Tough Financial Services Field**  
Thomson's International Banking Regulator, v1, n36, pN/A  
Sept 27, 1991  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 650

... 5,700 branches.  
At the same time, the post office announced plans to create an **electronic purse** product within the next **two** years.  
This would be a **smart card** with an electronic chip. Each card would be pre loaded with a given number of...

15/3,K/58 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05805732 Supplier Number: 50298733 (USE FORMAT 7 FOR FULLTEXT)  
**Smart Card's Duty Is in the Eye of the Holder**  
KUTLER, JEFFREY  
American Banker, v163, n175, p19  
Sept 14, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Magazine/Journal; Trade  
Word Count: 898

... significant differences according to sex, race, or location, Mr. Kornheiser said.  
Of those interested in **smart cards**, 35% wanted a single card to replace most of what they currently carry in their **wallets**. Another 30% preferred **two** cards, 27% three cards, and only 6% four or more cards. When the group was asked what they would "definitely want" on a **smart card**, seven services got at least a 50% response. Three were health-related, two auto-related...

15/3,K/59 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05443284 Supplier Number: 48253102 (USE FORMAT 7 FOR FULLTEXT)  
**Smart Card Rivals Talk Peace on Technology**  
KUTLER, JEFFREY  
American Banker, p10  
Jan 28, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1455



... believe we should be competing on products, not necessarily the technology," he said. "How an **electronic purse** operates and what system you use, how you load and personalize the cards, is technology. Marketing, branding, the applications you put on the **purse**, are not technology."

The **two** camps are most obviously divided in their choices of underlying operating systems, the subject of...

15/3,K/60 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05423060 Supplier Number: 48225620 (USE FORMAT 7 FOR FULLTEXT)  
**HP, SIBS of Portugal To Sell Electronic Purse**  
American Banker, p22  
Jan 14, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 152

The SIBS **Electronic Purse** Management System underlies a **two**-year-old Portuguese **smart card** program, Multibanco, with 1.6 million cards in circulation and more than one million card...

15/3,K/61 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05271566 Supplier Number: 48031632 (USE FORMAT 7 FOR FULLTEXT)  
**Mondex, Visa Star in NYC Smart Card Premiere**  
QUITTNER, JEREMY  
American Banker, p1  
Oct 6, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 668

... Henry A. Lichstein, a Citibank vice president, echoed that: "The trial will demonstrate interoperability between **two** substantially different **electronic purse** products. It will put in the hands of consumers a capability to speed their transactions...

15/3,K/62 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05266848 Supplier Number: 48025364 (USE FORMAT 7 FOR FULLTEXT)  
**Profits on the cards for smart companies**  
Gould, Anthony  
The Engineer, p14  
Oct 2, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Academic  
Word Count: 692

... by silicon technology - will, says Green, allow the card issuer to offer such items as **electronic purses**.

**Two** major multi-application operating systems are set to become industry standard, says Green: MultOS, from...

15/3,K/63 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05134795 Supplier Number: 47838129 (USE FORMAT 7 FOR FULLTEXT)  
**Can Smartcards Unlock Electronic Cash Vaults?**  
Hudgins-Bonafield, Christy  
Network Computing, p24  
July 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1104

... with credit cards.

O'Neill adds that HP is quite interested in putting its own **smartcard** database-the **Imagine Card**, which is used to store information like credit-card numbers and authentication certificates-together with the **Mondex purse**. Once smartcard memory **doubles**, that becomes a stronger possibility.

ATMs will also have to support **electronic purses**, if smartcards are to take off. A spokesman for Wells Fargo says Mondex will be...

15/3,K/64 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04644207 Supplier Number: 46832826 (USE FORMAT 7 FOR FULLTEXT)  
**Comment: Bankers Are Missing the Boat for Smart Card Journey**  
American Banker, p16  
Oct 28, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 628

... Enter the delivery truck.

\* The invention changes people's lives - suburbs and shopping centers. The **integrated -circuit card** started as a simple, "**smart**" analogue of existing **cards**. Now it is entering stage **two**, as a personal information **wallet**.

Tomorrow, it will be the "electronic life mall," a key opening the door to all...

15/3,K/65 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04566225 Supplier Number: 46712100 (USE FORMAT 7 FOR FULLTEXT)  
**Mondex, Moving Fast, Sees Long Trek To a Worldwide Cash Alternative**  
American Banker, p10A  
Sept 16, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2128

... but at the same time its European affiliate, Europay International, was developing the competitive Clip **electronic purse** system.)

For more than **two** years, Mr. Lockhart has insisted on seeing **smart cards** ' "business case," and even as MasterCard launches experiments around the world he is still not...

15/3,K/66 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04514295 Supplier Number: 46631174 (USE FORMAT 7 FOR FULLTEXT)  
**MasterCard: World Brand Effort Had to Fix Europe First**  
American Banker, p14  
August 15, 1996  
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade  
Word Count: 1437

... the Spanish Savings Banks Association. The members expect to issue six million MasterCard (credit), Maestro (**debit**), and Clip (**electronic purse**) cards within two years.

Europay's Mr. Joly said the banks had been drawn to his association's ...

15/3,K/67 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04443418 Supplier Number: 46521889  
**Caixa de Catalunya convierte sus 780,000 tarjetas en monederos electronicos**  
Expansion (Spain), p40  
July 3, 1996  
Language: Spanish; NONENGLISH Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...will be equipped with chip technology in order for clients to re-charge their cards. Two types of **electronic purse** cards are to be launched by Caixa: one with a maximum amount of Pta 5...

15/3,K/68 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04169505 Supplier Number: 46090009  
**La Caixa y Banco Sabadell toman posiciones en el monedero electronico**  
Expansion (Spain), p16  
Jan 24, 1996  
Language: Spanish; NONENGLISH Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...to sign a similar agreement with regional authorities and town halls to implement the 4B **electronic purse** system on buses in two other regional locations.

...

15/3,K/69 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

10286043 SUPPLIER NUMBER: 20846112 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Visa, 2 E-Purse Vendors in Compatibility Pact.**  
Coulton, Antoinette  
American Banker, v163, n118, p16(1)  
June 23, 1998  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 802 LINE COUNT: 00067

ABSTRACT: Visa International and two major European **electronic purse** operators, Spain's Sermepa and Germany's Zentraler Kredit Ausschuss, plan to make their systems compatible. The three **electronic purse** operators have over 50 million cards between them. The three plan to develop an open ...

TEXT:

Visa International and two major European **electronic purse** operators on Monday announced an agreement to make their systems compatible.

15/3,K/70 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09108820 SUPPLIER NUMBER: 18804525 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Bankers are missing the boat for smart card journey. (banks should develop personal cards with capability for myriad transactions) (Brief Article) (Column)**  
Svigals, Jerome  
American Banker, v161, n207, p16(1)  
Oct 28, 1996  
DOCUMENT TYPE: Brief Article Column ISSN: 0002-7561 LANGUAGE:  
English RECORD TYPE: Fulltext  
WORD COUNT: 671 LINE COUNT: 00059

... Enter the delivery truck.  
\* The invention changes people's lives - suburbs and shopping centers.  
The **integrated -circuit card** started as a simple, "**smart**" analogue of existing **cards** . Now it is entering stage **two** , as a personal information **wallet** .  
Tomorrow, it will be the "electronic life mall," a key opening the door to all...

15/3,K/71 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08954683 SUPPLIER NUMBER: 18675512 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**For a determined Mondex, truly global, electronic cash is still a long way away. (Future Banking Supplement)**  
Kutler, Jeffrey  
American Banker, v161, n177, p10A(3)  
Sep 16, 1996  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2232 LINE COUNT: 00171

... but at the same time its European affiliate, Europay International, was developing the competitive Clip **electronic purse** system.)  
For more than **two** years, Mr. Lockhart has insisted on seeing **smart cards** ' "business case," and even as MasterCard launches experiments around the world he is still not...

15/3,K/72 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08899152 SUPPLIER NUMBER: 18578753  
**MasterCard: world brand effort had to fix Europe first. (MasterCard International Inc.)**  
Kutler, Jeffrey  
American Banker, v161, n156, p14(1)  
August 15, 1996  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1513 LINE COUNT: 00122

... the Spanish Savings Banks Association. The members expect to issue six million MasterCard (credit), Maestro (**debit** ), and Clip (**electronic purse** ) **cards** within **two** years.  
Europay's Mr. Joly said the banks had been drawn to his association's  
...

15/3,K/73 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08560983 SUPPLIER NUMBER: 18119533 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Cybercash taking its electronic wallet to Europe.**  
Bloom, Jennifer Kingson  
American Banker, v161, n55, p18(1)  
March 21, 1996  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 478 LINE COUNT: 00042

Cybercash's "**electronic wallet**," which lets customers use credit cards to buy goods via the Internet, would be offered to Europeans later this year through **two** transaction processing companies. The **wallet** is currently available only in the United States.

Sligos, a Paris-based payment service provider...

15/3,K/74 (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08134641 SUPPLIER NUMBER: 17395769 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Central banks must weigh payment risk. (financial safety of prepaid card programs) (New Card Applications)**  
American Banker, v160, n175, p9A(1)  
Sep 12, 1995  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1803 LINE COUNT: 00151

... confidence in the currency, retail payment systems, and payment media in general.

In this respect, **electronic purses** raise at least **two** kinds of problem one relating to the issuer's soundness, the other to the instrument ...

15/3,K/75 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08065327 SUPPLIER NUMBER: 17267154 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Public open to multi-use smart card, poll finds.**  
Block, Valerie  
American Banker, v160, n133, p18(1)  
July 13, 1995  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 843 LINE COUNT: 00073

... that consolidates health care, financial, and government information.

"Most research studies focus on one or **two** applications or the **electronic purse**," said Catherine A. Allen, **Smart Card** Forum chairwoman and a vice president at the Citicorp technology office. "This survey looked at..."

15/3,K/76 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07598826 SUPPLIER NUMBER: 15844687 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Natwest makes 1st major sale of smart-card payment system. (National Westminster Bank, Mondex cashless smartcard system)**  
Kutler, Jeffrey  
American Banker, v159, n206, p1(2)  
Oct 25, 1994  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1295 LINE COUNT: 00100

... it works exactly like cash in one's purse.

Value can be transferred onto a **smart card** from a bank account via phone or electronic terminal, or from an intermediary store of value called an "**electronic wallet**."

At least **two** Mondex features have raised eyebrows and caused controversy: its ability to store and transfer multiple...

15/3,K/77 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07223555 SUPPLIER NUMBER: 15242712 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Visa starts push for smart card to replace cash. (Visa International)**  
Kutler, Jeffrey  
American Banker, v159, n55, p1(2)  
March 22, 1994  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 853 LINE COUNT: 00069

... cards as a national standard; Banksys, a Brussels-based multinational network provider, is developing an **electronic purse** system for Belgium.

**Two** U.S. banking companies with close ties to Visa, Nationa-Bank and Wachovia, are also...

...be added, Mr. Pascarella said.

Not in the group is Mondex, a recently formed global **electronic purse** venture of **two** British banks, which **smart -card** consultant Jerome Svigals said spurred Visa to act. Mr. Pascarella pointed out that Visa has...

15/3,K/78 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

06209354 SUPPLIER NUMBER: 13660934 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Laying cards on the table. (telecommunications industry's prepaid plastic cards)**  
Harrop, Peter J.  
Communications International, v19, n7, p53(3)  
July, 1992  
ISSN: 0305-2109 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 3210 LINE COUNT: 00252

... much out of fashion in the USA and the UK now. Consequently, fragmentation results as **prepayment cards** can be issued by anyone for almost any purpose. The UK is one of the few countries with **two**, incompatible phonecard **electronic purses** and neither BT, nor Mercury are promoting them energetically. Accordingly, only about one in ten...

15/3,K/79 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

03549245 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Smart card firm Gemplus sets up shop in Melbourne**  
AAP NEWS  
November 24, 1998  
JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 248

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... eye colour to their bank account and passport numbers and can be used as an **electronic purse**."

The two companies estimate the market for smart cards in Australia and New Zealand at \$50 million a year, and expect this to reach ...

15/3,K/80 (Item 2 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

02786950 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Smart Card's Duty Is in the Eye of the Holder**  
SECTION TITLE: Cards  
JEFFREY KUTLER  
AMERICAN BANKER , v163, p19  
September 14, 1998  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 883

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... significant differences according to sex, race, or location, Mr. Kornheiser said.

Of those interested in smart cards , 35% wanted a single card to replace most of what they currently carry in their wallets . Another 30% preferred two cards, 27% three cards, and only 6% four or more cards. When the group was asked what they would "definitely want" on a smart card , seven services got at least a 50% response. Three were health-related, two auto-related...

15/3,K/81 (Item 3 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

00118969  
**GEMPLUS RALLIE IBM A SA CARTE A PUCE (GEMPLUS WINS IBM OVER TO ITS SMART CARD)**  
SECTION TITLE: Business  
LES ECHOS, p7  
July 18, 1997  
JOURNAL CODE: FECH LANGUAGE: French RECORD TYPE: ABSTRACT  
WORD COUNT: 88

... that the traditional credit card could equally be used for a telephone or as an "electronic purse " and that the two would work on creating a multi-functional card. The French group hopes that the applications...

?

File 77:Conference Papers Index 1973-2000/Jul  
 (c) 2000 Cambridge Sci Abs  
 File 35:Dissertation Abstracts Online 1861-2000/Jul  
 (c) 2000 UMI  
 File 583:Gale Group Globalbase(TM) 1986-2000/Oct 06  
 (c) 2000 The Gale Group  
 File 2:INSPEC 1969-2000/Oct W2  
 (c) 2000 Institution of Electrical Engineers  
 File 65:Inside Conferences 1993-2000/Oct W2  
 (c) 2000 BLDSC all rts. reserv.  
 File 233:Internet & Personal Comp. Abs. 1981-2000/Oct  
 (c) 2000 Info. Today Inc.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Aug  
 (c) 2000 The HW Wilson Co.

Set	Items	Description
S1	587	(ELECTRONIC? OR DIGITAL?) (N4) (PURSE? OR WALLET? OR POCKE- TBOOK? OR BILLFOLD?)
S2	9505	(IC OR INTEGRAT?(N)CIRCUIT? OR DEBIT? OR SMART? OR PREPAYM- ENT?) (N4) (CARD?)
S3	26	(DOUBLE? OR TWO? OR DUAL? OR FIRST?(N3)SECOND?) (N4) (PURS- E? OR WALLET? OR POCKETBOOK? OR BILLFOLD?)
S4	292	S2 (N10) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CRYPTO? OR E- NCOD? OR DECYPHER? OR CODE? ? OR CODING?)
S5	17	(TERMINAL? OR STATION? ) (N5) ((WITHOUT OR NO OR 'NOT' OR - NON OR UN) (N2) (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR - CRYPT? ))
S6	368	S1 AND S2
S7	8	S6 AND S3
S8	0	S6 AND S4 AND S5
S9	0	S7 (N15) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CYPHER? OR C- RYPTO? OR ENCOD? OR CODE? ? OR CODING?)
S10	8	S6 (N25)S3
S11	7	S10 NOT PY=1999:2000
S12	7	RD (unique items)
S13	0	S3 (S)S4
S14	0	S3 AND S4
S15	7	S12 NOT S14
S16	0	RD S14 (unique items)
S17	0	S1 AND S4 AND S5
S18	1	S4 AND S5
S19	10	S2 AND S3
S20	10	RD (unique items)
?		



7/7/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09167994  
Le porte-monnaie Zlectronique/  
FRANCE: FIRST **ELECTRONIC WALLET** TEST IN TOURS  
Le Figaro (XMV) 30 Sep 1999 p.49  
Language: FRENCH

MonZo, the first **electronic wallet** test in France, was presented in Tours <western France> on 29 September 1999. The operation, which involves seven banks, will help the **smart card** based system take over from banknotes and coins for the everyday expenses by people. Shopkeepers are said to have accepted to pay a commission worth 0.9% of each operation. Though another **two electronic wallet** projects are announced (Mondex, tested in Strasbourg, and ModZus, tested in the Paris area), France is quite delayed in the issue.

7/7/2 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09008741  
Bull scores with football smartcard  
BELGIUM: FOOTBALL ASSOCIATION ADOPTS SMARTCARD  
Computer Weekly (CRW) 22 Oct 1998 p. 4  
Language: ENGLISH

The Proliga Belgian football association has signed up to an anti-hooligan football smartcard scheme using the <French company> Bull Scot 65 micro-processor **card**. The **smartcard** is used to buy the ticket and can be deactivated if the fan causes trouble. Also, the card **doubles** as an **electronic purse** and a loyalty card. Germany and the Netherlands already have similar schemes, and the UK football league has indicated it wants to be kept informed of developments, but does not intend to introduce the scheme at present.

7/7/3 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06420756  
All change on the chip car front  
US: MASTERCARD APPOINTS CHIP CARD PRESIDENT  
Financial Times (FT) 21 Jan 1997 p.16  
Language: ENGLISH

Building on his experience of developing chip card business at Europay International, Richard Phillimore has been appointed senior vice-president for chip card business at the US headquarters of MasterCard. Europay is the European partner of MasterCard, and the appointment should strengthen relations between the **two**. Meanwhile, Mondex, the **electronic purse** business in which MasterCard is acquiring a 51% stake, has appointed Peter Hill as chief technology officer.  
(c) Financial Times 1997

7/7/4 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06333005  
Caixa de Catalunya convierte sus 780,000 tarjetas en monederos elect\  
SPAIN: **ELECTRONIC PURSE** PLAN ANNOUNCED BY CAIXA  
Expansion (EXN) 03 July 1996 p.40

Language: SPANISH

A total of 780,000 **debit** and **credit cards** in the hands of customers of Spanish savings bank Caixa de Catalunya will be converted for use as **electronic purse** cards as part of the bank's massive plan to increase the popularity of its **smart card**. Caixa de Catalunya also is planning to install 1,000 TPV cash points between July and October, 1996, which will be able to read the traditional cards. A total 840 cash points belonging to Caixa de Catalunya will be equipped with chip technology in order for clients to re-charge their cards. **Two** types of **electronic purse** cards are to be launched by Caixa: one with a maximum amount of Pta 5,000 and another up to Pta 25,000. \*

7/7/5 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06258242

La Caixa y Banco Sabadell toman posiciones en el monedero electronico

SPAIN: BANKS ONE STEP AHEAD OF **SMART CARDS**

Expansion (EXN) 24 Jan 1996 p.16

Language: SPANISH

In anticipation of the increased use of **electronic purse** cards, banks in Spain's region of Catalunya, Banco Sabadell and La Caixa, are looking at how to get their piece of the pie. Public transportation is the answer. La Caixa, which has 30,000 **smart cards** in circulation in Catalunya, has signed an agreement regarding the use of their system with the public transportation system in the city of Granollers. La Caixa plans to expand its technology throughout the entire region in six months' time. Banco Sabadell is expected to sign a similar agreement with regional authorities and town halls to implement the 4B **electronic purse** system on buses in **two** other regional locations.

7/7/6 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06105766

Porte-monnaie electronique a Wavre et a Louvain

BELGIUM: **ELECTRONIC PURSE** TESTED IN **TWO** CITIES

L'Echo (EB) 20 Jan 1995 p.4

Language: FRENCH

Banksys is to test a new system of **electronic purse** in Wavre and Louvain, Belgium. The system, called Proton, is to be implemented on 18 February 1995. In total, 450 shops in Wavre and 750 in Louvain will be equipped with the system, which will enable clients to pay their purchases with a **smart card** loaded with a maximum value of BFr 5,000. The codeless card will then be reloaded in cash dispensers or in special terminals. If the test is successful, the system may be extended to the whole of Belgium. Banksys already manages the electronic payment system of Belgian banks.

7/7/7 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06067027

AVS introduces Bull CP8 **smart card** for Thai banks

THAILAND: AVS LAUNCHES BULL CP8 **SMART CARD** HERE

Bangkok Post (XBN) 26 Oct. 1994 P.5 Post Database

Language: ENGLISH

In Thailand, Advance Vision Systems (AVS) Co, a distributor of Bull CP8 Co,

has launched a Bull CP8 microcomputer card in the country, targeted specifically at local banks to replace all existing **cards** used today. The **smart card** comes with a microcomputer chip with a 2-64 KB RAM and ROM for accessing data, a picture, a finger print and a signature of the owner. It also meets up the ISO 7816 standard. The card can be used as a credit **card /debit card** and **doubles** up as a **electronic purse**. Each card costs between B 100 to B 1,000 depending on its memory.

7/7/8 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

03753227 INSPEC Abstract Number: C90071771

Title: **Secure off-line. electronic fund transfer between nontrusting parties**

Author(s): Even, S.  
Author Affiliation: Dept. of Comput. Sci., Technion, Israel Inst. of Technol., Haifa, Israel

Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p.57-66

Editor(s): Chaum, D.; Schaumuller-Bichl, I.

Publisher: North-Holland, Amsterdam, Netherlands

Publication Date: 1989 Country of Publication: Netherlands xi+218 pp.

ISBN: 0 444 70545 7

Conference Sponsor: IFIP

Conference Date: 19-20 Oct. 1987 Conference Location: Laxenburg, Austria

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: A new monetary system is described. It is based on **electronic wallets** which look like pocket calculators. The **electronic wallet** is energized by a battery, has a display and a keyboard. **Two wallets** can communicate via infra-red light signals. The **wallets** store unforgeable (**electronic**) money and payment can be made, in seconds, from one wallet to another (or to a point of sale or bank terminal). The wallet is updated, by connecting it to a bank terminal or through a telephone. During the update, the transactions stored in the wallet are transferred to the bank, the wallet is loaded with a new sum of money, the time (including date), invalidation date and cryptographic data. The owner of the wallet is the only person who can use it since he alone knows the password (PIN). In addition to paying and receiving, the owner can review the balance and past transactions performed since the last update. A cryptographic protocol is used to prevent forgery of money and fraud. The protocol was proved to be free of error and secure. It uses a public-key signature cryptosystem which allows a relatively fast authentication of signatures. (14 Refs)

20/7/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09167994

Le porte-monnaie Zelectronique/

FRANCE: FIRST ELECTRONIC WALLET TEST IN TOURS

Le Figaro (XMF) 30 Sep 1999 p.49

Language: FRENCH

MonZo, the first electronic wallet test in France, was presented in Tours <western France> on 29 September 1999. The operation, which involves seven banks, will help the **smart card** based system take over from banknotes and coins for the everyday expenses by people. Shopkeepers are said to have accepted to pay a commission worth 0.9% of each operation. Though another **two electronic wallet** projects are announced (Mondex, tested in Strasbourg, and ModZus, tested in the Paris area), France is quite delayed in the issue.

20/7/2 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09008741

Bull scores with football smartcard

BELGIUM: FOOTBALL ASSOCIATION ADOPTS SMARTCARD  
Computer Weekly (CRW) 22 Oct 1998 p. 4  
Language: ENGLISH

The Proliga Belgian football association has signed up to an anti-hooligan football smartcard scheme using the <French company> Bull Scot 65 micro-processor card . The smartcard is used to buy the ticket and can be deactivated if the fan causes trouble. Also, the card doubles as an electronic purse and a loyalty card. Germany and the Netherlands already have similar schemes, and the UK football league has indicated it wants to be kept informed of developments, but does not intend to introduce the scheme at present.

20/7/3 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06420756

All change on the chip car front

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Financial Times (FT) 21 Jan 1997 p.16  
Language: ENGLISH

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(c) Financial Times 1997

20/7/4 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06333005

Caixa de Catalunya convierte sus 780,000 tarjetas en monederos elect\

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Language: SPANISH

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20/7/5 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06258242

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Expansion (EXN) 24 Jan 1996 p.16  
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20/7/6 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06105766  
Porte-monnaie electronique a Wavre et a Louvain  
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Language: FRENCH

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20/7/7 (Item 7 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06067027  
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Bangkok Post (XBN) 26 Oct. 1994 P.5 Post Database  
Language: ENGLISH

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20/7/8 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

4743495  
**Title: The smart card in France**  
Author(s): Fontanel, M.  
Journal: ICA Information no.53 p.23-6  
Publication Date: June 1994 Country of Publication: UK  
CODEN: IINFDP ISSN: 0334-6056  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: Today even the Frenchman, the least interested in modern

electronic gadgetry carries at least **two smart cards** in his wallet : one is used in public telephone booths, the phone card, the other one is a multipurpose bank card used for various monetary transactions. We will see what the **smart card** means to the ordinary French citizen, and conclude with a few words on its uses (or possible uses) and on its market. (0 Refs)

20/7/9 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

03753227 INSPEC Abstract Number: C90071771

**Title: Secure off-line electronic fund transfer between nontrusting parties**

Author(s): Even, S.

Author Affiliation: Dept. of Comput. Sci., Technion, Israel Inst. of Technol., Haifa, Israel

Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p.57-66

Editor(s): Chaum, D.; Schaumuller-Bichl, I.

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ISBN: 0 444 70545 7

Conference Sponsor: IFIP

Conference Date: 19-20 Oct. 1987 Conference Location: Laxenburg, Austria

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

**Abstract:** A new monetary system is described. It is based on electronic wallets which look like pocket calculators. The electronic wallet is energized by a battery, has a display and a keyboard. **Two wallets** can communicate via infra-red light signals. The wallets store unforgeable (electronic) money and payment can be made, in seconds, from one wallet to another (or to a point of sale or bank terminal). The wallet is updated, by connecting it to a bank terminal or through a telephone. During the update, the transactions stored in the wallet are transferred to the bank, the wallet is loaded with a new sum of money, the time (including date), invalidation date and cryptographic data. The owner of the wallet is the only person who can use it since he alone knows the password (PIN). In addition to paying and receiving, the owner can review the balance and past transactions performed since the last update. A cryptographic protocol is used to prevent forgery of money and fraud. The protocol was proved to be free of error and secure. It uses a public-key signature cryptosystem which allows a relatively fast authentication of signatures. (14 Refs)

20/7/10 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2000 Info. Today Inc. All rts. reserv.

00604081 00QU06-002

**Web entrepreneurs find ways for teens to speed -- Prepaid credit cards. Parental approval of purchases. These are a few of the Net's alternate payment systems**

Pugh, Tony

The Philadelphia Inquirer , June 1, 2000 , v172 n1 pF2, 1 Page(s)

Company Name: MasterCard; Visa; DoughNet.com; iCanBuy.com; FlashCard

Reports that Internet startups are leading the rush to provide alternative payments systems that let teens and anyone else shop online with a credit card. Notes that in the near future, Western Union will introduce FlashCash, which will let people purchase items online and then pay in cash at any Western Union outlet within three days. States that DoughNet.com and iCanBuy.com are **two e-wallet** Web sites that let users bank and even donate to charities online using prepaid accounts. Adds that sites such as Cybermoola.com and InternetCash.com offer prepaid Internet spending cards and accounts that work like phone calling **cards** or **debit cards** . Cites Cobaltcard and PocketCard that are among a growing number

of prepaid shopping cards that carry a Visa or MasterCard logo, and both cards set up accounts with funds transferred online from bank accounts. Contains one sidebar. (sps)

18/7/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

03782997 INSPEC Abstract Number: B91003791

**Title: A prototype KPS and its application- IC card based key sharing and cryptographic communication**

Author(s): Matsumoto, T.; Takashima, Y.; Imai, H.; Sasaki, M.; Yoshikawa, H.; Watanabe, S.

Author Affiliation: Fac. of Eng., Yokohama Nat. Univ., Japan

Journal: Transactions of the Institute of Electronics, Information and Communication Engineers E vol.E73, no.7 p.1111-19

Publication Date: July 1990 Country of Publication: Japan

CODEN: TIEEEV ISSN: 0913-574X

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); New Developments (N); Practical (P)

**Abstract:** Demonstrates and confirms that a large-network-oriented key sharing method called the key predistribution system (KPS) is really practical and useful for supporting end-to-end **cryptographic** communication, by presenting a prototype implementation of KPS using special **IC cards** and its application to facsimile systems. This prototype can build a secure channel over any ordinary facsimile network using the following types of equipment: (1) an IC card implementing a linear scheme for KPS and the DES algorithm, (2) an adaptor-type interface device between the IC card and a facsimile **terminal** with no **cryptographic** function, and (3) a device for each managing center of KPS. (5 Refs)

?

File 473:Financial Times Abstracts 1998-2000/Oct 06

(c) 2000 The New York Times

File 474:New York Times Abs 1969-2000/Oct 09

(c) 2000 The New York Times

File 475:Wall Street Journal Abs 1973-2000/Oct 06

(c) 2000 The New York Times

Set	Items	Description
S1	16	(ELECTRONIC? OR DIGITAL?) (N4) (PURSE? OR WALLET? OR POCKE- TBOOK? OR BILLFOLD?)
S2	278	(IC OR INTEGRAT?(N)CIRCUIT? OR DEBIT? OR SMART? OR PREPAYM- ENT?) (N4) (CARD?)
S3	16	(DOUBLE? OR TWO? OR DUAL? OR FIRST?(N3)SECOND?) (N4) (PURS- E? OR WALLET? OR POCKETBOOK? OR BILLFOLD?)
S4	5	S2 (N10) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CRYPTO? OR E- NCOD? OR DECYPHER? OR CODE? ? OR CODING?)
S5	0	(TERMINAL? OR STATION? ) (N5) ((WITHOUT OR NO OR 'NOT' OR - NON OR UN) (N2) (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR - CRYPT? ))
S6	4	S1 AND S2
S7	0	S6 AND S3
S8	0	S6 AND S4 AND S5
S9	0	S7 (N15) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CYPHER? OR C- RYPTO? OR ENCOD? OR CODE? ? OR CODING?)
S10	0	S6 (N25)S3
S11	0	S10 NOT PY=1999:2000
S12	0	RD (unique items)
S13	0	S3 (S)S4
S14	0	S3 AND S4
S15	0	S12 NOT S14
S16	0	RD S14 (unique items)
S17	0	S1 AND S4 AND S5
S18	0	S4 AND S5
?		



6/3,K/1 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06808442 NYT Sequence Number: 081000940424  
**PURSE BY ANY OTHER NAME**  
New York Times, Col. 1, Pg. 17, Sec. 6  
Sunday April 24 1994

ABSTRACT:

Men protest name '**Electronic Purse**', given by international consortium headed by Visa to new, worldwide digital money card (S)

DESCRIPTORS: **DEBIT CARDS ; MEN**

6/3,K/2 (Item 2 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06771484 NYT Sequence Number: 019461940906  
**AN END TO THE NIGHTMARE OF CASH?**  
New York Times, Col. 3, Pg. 1, Sec. D  
Tuesday September 6 1994

ABSTRACT:

Banks, credit card companies and even governments of some countries are moving to introduce '**electronic purses**,' **wallet** -sized cards embedded with rechargeable microchips that store sums of money for people to use instead of cash for all types of purchases and fees; appeal of **electronic purse** is apparent in light of fact that 80 percent of 360 billion transactions in the...

...Teller Machine or through the use of an inexpensive special telephone; when balance is depleted, **electronic purse** can be recharged with more money; what is holding back use of such cards is...

COMPANY NAMES: **SMART CARD ENTERPRISE**  
DESCRIPTORS: **DEBIT CARDS ; CREDIT CARDS AND ACCOUNTS; BANKS AND BANKING; NEW MODELS; DESIGN AND PRODUCTS; CURRENCY; AUTOMATIC TELLER MACHINES (ATM...**

6/3,K/3 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06777789  
**EUROPE ADDS BRAINS TO SMART CARDS TO GET MODELS OF ' ELECTRONIC PURSES'**  
Wall Street Journal, Col. 2, Pg. 9G, Sec. A  
Monday April 11 1994

**EUROPE ADDS BRAINS TO SMART CARDS TO GET MODELS OF ' ELECTRONIC PURSES'**

ABSTRACT:

European bankers are experimenting with the '**electronic purse**,' a new kind of plastic payment card embedded with a computer chip, that could prove especially useful in the electronic marketplace; the **cards** are neither credit nor **debit cards**, but can carry a running cash balance in their silicon memories (M)

6/3,K/4 (Item 2 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06515035

**SOMEDAY, CARDS MAY MAKE COINS OBSOLETE**

Wall Street Journal, Col. 1, Pg. 8, Sec. B

Monday May 10 1993

**ABSTRACT:**

Information Age column reports on growing interest in **smart cards** as a replacement for coins in vending machines, telephones and convenience stores; says cards work like an **electronic purse** that holds **electronic** cash, each time it is used the amount of the purchase is deducted by an **electronic** reader and when the **purse** is empty it can not be used anymore

(M)

?

File 256:SoftBase:Reviews,Companies&Prods. 85-2000/Aug

(c)2000 Info.Sources Inc

File 278:Microcomputer Software Guide 2000/Sep

(c) 2000 Reed Elsevier Inc.

Set	Items	Description
S1	43	(ELECTRONIC? OR DIGITAL?) (N4) (PURSE? OR WALLET? OR POCKE- TBOOK? OR BILLFOLD?)
S2	178	(IC OR INTEGRAT?(N)CIRCUIT? OR DEBIT? OR SMART? OR PREPAYM- ENT?) (N4) (CARD?)
S3	2	(DOUBLE? OR TWO? OR DUAL? OR FIRST?(N3)SECOND?) (N4) (PURS- E? OR WALLET? OR POCKETBOOK? OR BILLFOLD?)
S4	31	S2 (N10) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CRYPTO? OR E- NCOD? OR DECYPHER? OR CODE? ? OR CODING?)
S5	1	(TERMINAL? OR STATION? ) (N5) ((WITHOUT OR NO OR 'NOT' OR - NON OR UN) (N2) (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR - CRYPT? ))
S6	7	S1 AND S2
S7	0	S6 AND S3
S8	0	S6 AND S4 AND S5
S9	0	S7 (N15) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CYPHER? OR C- RYPTO? OR ENCOD? OR CODE? ? OR CODING?)
S10	0	S6 (N25)S3
S11	0	S10 NOT PY=1999:2000
S12	0	RD (unique items)
S13	0	S3 (S)S4
S14	0	S3 AND S4
S15	0	S12 NOT S14
S16	0	RD S14 (unique items)
S17	0	S1 AND S4 AND S5
S18	0	S4 AND S5
?		

3/7/1 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00117873 DOCUMENT TYPE: Review

PRODUCT NAMES: Digital Wallets (841111)

TITLE: Digital Wallets  
AUTHOR: Walker, Christy  
SOURCE: Computerworld, v33 n27 p65(1) Jul 5, 1999  
ISSN: 0010-4841  
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

A digital wallet is software that enables online shoppers to safely purchase goods. It holds consumer's sensitive data such as names, credit card numbers, shipping and mailing addresses, and other personal information online. Consumer's information is encrypted by a private software code. Merchants are also protected against fraud. After an initial purchase from a merchant, in which the consumer has filled out the merchant's Web form with payment and shipping information, the free digital wallet service appears. The customer then enters a user name and a password for future access to the wallet for that particular merchant. When the customer returns to that merchant's site for a purchase, his digital wallet will list the customer's stored information. The customer enters his own password and the purchase is completed. There are **two** types of digital **wallets**, client-side and server-side. Client-side wallets requires users to download and install software and they then retain control of their information, locally, or on their computer. Server-side wallets require users to fill out their personal information, which then resides on the server of a financial institution or wallet vendor. Major software vendors such as Microsoft, Sun Microsystems, and America Online are endorsing E-Commerce Modeling Language, or EMCL, a new standard to give merchants a way to collect electronic data for shipping, billing, and payment.

REVISION DATE: 19990930

3/7/2 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00058801 DOCUMENT TYPE: Review

PRODUCT NAMES: ClickBook (475963)

TITLE: ClickBook Prints Incredible Shrinking Documents  
AUTHOR: Miastkowski, Stan  
SOURCE: PC Magazine, v12 n20 p51(1) Nov 23, 1993  
ISSN: 0888-8509  
HOMEPAGE: <http://www.pcmag.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

ClickBook is an easy to use utility that can convert printed output into a variety of portable formats. The software works with any Windows application and any single-sheet feed printer to support eighteen printed formats ranging from full-size **double**-sided to **wallet**-sized books with twenty-four pages compressed onto a single sheet of paper. ClickBook works with the existing Windows print driver, but can distinguish between different printers using a step-by-step testing process. The software scales pages to fit printer formats at print time, and a Guide Sheet

includes instructions for cutting, folding, and stapling books. ClickBook is great for saving paper and making any document easy to handle.

REVISION DATE: 19950228

6/7/1 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00119262 DOCUMENT TYPE: Review

PRODUCT NAMES: ebates (772798); RocketCash (772801); Riffage.com (772828)

TITLE: Sites for All Ages  
AUTHOR: O'Brien, Jim  
SOURCE: Computer Shopper, v19 n8 p121(1) Aug 1999  
ISSN: 0886-0556  
HOMEPAGE: <http://www.cshopper.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Several new Web sites, ebates, CarsDirect, RocketCash, and Riffage.com expand online shopping capabilities. The ebates site offers a free account and e-mail which can be used to receive rebates from online merchant partners like Amazon.com, CDNow, and Borders.com. Savings can sometimes be substantial, though a downside is that ebates pays only once per quarter. The goal of ebates is to become the ultimate Web-shopping portal, with future plans to refund electronically rather than quarterly, increase referral fees from merchants so as to pass along savings to customers, and add a gift reminder service. CarsDirect helps users purchase most major makes and models of autos online, without the intervention of a dealer. Users can configure their auto with an array of options, then receive the sticker price, invoice, and price quote from CarsDirect. The auto is delivered to an area dealership, or, in LA and San Francisco, delivered right to the driveway. RocketCash is an **electronic wallet** for teens lacking credit **cards**. An online account is **debited** when purchases are made, with graphics showing account levels throughout purchases. Another site that may prove popular with teens, Riffage.com, provides new, unsigned bands with home pages, chatrooms, and bulletin boards, as well as letting fans create playlists. Riffage.com will also help such bands sell their related merchandise, like T-shirts.

REVISION DATE: 20000621

6/7/2 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00117436 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552)

TITLE: The Internet Economy Will Take Over  
AUTHOR: Willmott, Don  
SOURCE: PC Magazine, v18 n12 p132(1) Jun 22, 1999  
ISSN: 0888-8509  
HOMEPAGE: <http://www.pcmag.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

A host of new Web services and technologies, such as Priceline.com, Dell Computer, **smart cards**, and **digital wallets**, portend an increasingly

futuristic, Web-based way of buying and selling goods. Already, services like Priceline.com are popping up that accept bid-type offers on various services, such as airline tickets and hotel packages. Dell Computer's innovative way of eliminating middlemen and the costs associated with them by selling PCs directly to consumers and businesses is dramatically reducing prices. **Digital wallet** technologies, such as those developed by DEC/Compaq, IBM, and Microsoft, are more popular overseas than in the United States. **Smart cards** similarly promise to simplify the handling of electronic money, but users are hard pressed to find the cards or the businesses that support it.

REVISION DATE: 19990830

6/7/3 (Item 3 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00116764 DOCUMENT TYPE: Review

PRODUCT NAMES: Online Financial Services (840513); E-Billing (839639)

TITLE: E-Payment Vehicles Taking Hold Slowly

AUTHOR: Redman, Russell

SOURCE: Bank Systems & Technology, v36 n2 p19(1) Feb 1999

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

A panel of financial services experts recently dispelled the notion that emerging electronic bill payment technologies and services will likely replace traditional cash, check, and credit card services in the near future. Despite a growing demand among consumers to use e-payment systems such as **smart cards**, e-checks, and **electronic purses**, a lack of industry standards and weak value (in comparison to traditional payment methods) are keeping the technology from progressing as quickly as consumers would like it to. Similarly, the establishment of traditional credit card payment e-commerce systems online makes it tougher for businesses to strip it all down and start over after conquering consumer fears over online credit card security and fraud. Experts predict that credit cards will remain the dominant payment method for the Web for the short to medium term future.

REVISION DATE: 19990730

6/7/4 (Item 4 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00113164 DOCUMENT TYPE: Review

PRODUCT NAMES: CyberCash Agile Wallet (738751); CyberCash InstaBuy (738778)

TITLE: E-Commerce: Wallet software is moving to the server. Will consume...

AUTHOR: Riding, Kendall

SOURCE: Red Herring, v61 p34(2) Dec 1998

ISSN: 1080-076X

HOME PAGE: <http://www.redherring.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Despite early setbacks in market growth, **digital 'wallet'** software and services, such as CyberCash Agile Wallet and CyberCash InstaBuy from CyberCash, are coming back now as convenient server-based ways for online shoppers to buy goods without having to repeatedly enter account and credit card information at every e-commerce stop. CyberCash-hosted servers can accept one-click online transactions that are deducted from the customer's account without entering any additional information for a purchase. Some industry analysts view **digital wallets** as a logical stepping stone to physical **smart-card** technology products, though many still feel either approach is still far from being polished and stable enough to handle online transactions. Of particular concern to online shoppers is the prospect of storing financial information on a remote site's server.

REVISION DATE: 19990530

6/7/5 (Item 5 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00112378 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109); Smart Cards (836915)

TITLE: Drop a dime online  
AUTHOR: Patch, Kimberly Smalley, Eric  
SOURCE: InfoWorld, v20 n48 p71(2) Nov 30, 1998  
ISSN: 0199-6649  
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

As studies show Internet-based purchases doubling in the past nine months, the once-abandoned electronic commerce area of micropayment systems are showing a resurgence in business potential. IBM, Compaq Digital, and British Telecom are all ready to unleash micropayment systems based on **smart cards**, software, or both. The sluggish startup of many **smart card** and micropayment software ventures has not at all slowed down the Web's explosive e-commerce growth; many experts feel this slow growth is only temporary. After a few years of limited experience with this genre of software, developers are refining micropayment applications and a few tentative **smart card** payment systems are being put into place. Other advances, such as the Common **Electronic Purse** Specification, will only further enhance the development and interoperability of **smart cards**.

REVISION DATE: 19990530

6/7/6 (Item 6 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00099231 DOCUMENT TYPE: Review

PRODUCT NAMES: CyberCoin (636479); Secure Internet Payment Service (651117); E-Cash (546526); Net.Commerce (627291)

TITLE: The Dollars and Cents of Electronic Commerce  
AUTHOR: Barney, Cliff Hood, Phil  
SOURCE: NewMedia, v6 n16 p40(1) Dec 9, 1996  
ISSN: 1060-7188  
HOMEPAGE: <http://www.newmedia.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

CyberCash's CyberCoin and Secure Internet Payment Service, First Virtual Holdings' Internet Payment System, and IBM's Net.Commerce are electronic money products highlighted. CyberCoin is designed for small online monetary transactions from 25 cents to 10 dollars, and requires users to download an **electronic wallet**. The user then registers online to have identify validated. Banks supporting CyberCoin offer accounts that hold money transferred to the wallet, so the sum stays in the banking system's records. Other methods are credit-card purchases in which the seller's account is credited before the buyer's. NetCheque, an electronic check system, works the same way. Digicash's E-Cash and **smart cards** debit the buyer's account with money for later use. Mondex International's **smart card** system uses a wallet about the size of a pocket calculator that downloads small quantities of cash to a **smart card**. Transactions are anonymous, and Mondex readers can be attached to cash registers, kiosks, and computers. Automated Teller Machine (ATM) systems everywhere could conceivably also be updated for use with a PC Card reader to pay for an online transaction. All such systems require hidden, encrypted information to prevent hackers from getting at private financial information, and to ensure authentication of buyers and sellers over the Internet. An alternative method is First Virtual Holdings' acquisition of credit-card numbers over the phone, with a personal identification number issued to users, and transactions confirmed by e-mail.

REVISION DATE: 20000228

6/7/7 (Item 7 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00093571 DOCUMENT TYPE: Review

PRODUCT NAMES: Netscape LivePayment (614386); Netscape Navigator (530883)

TITLE: Netscape unveils new 'Net commerce offerings  
AUTHOR: Sliwa, Carol  
SOURCE: Network World, v13 n20 p10(1) May 13, 1996  
ISSN: 0887-7661  
HOMEPAGE: <http://www.nwfusion.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Netscape Communications Corporation introduces Netscape LivePayment, an online cash register for processing Internet-based credit-card transactions. This product is cited for its unique simplicity and record-keeping capabilities. LivePayment further sets the stage for the introduction of electronic coupons, **smart cards**, and other conveniences described as **electronic wallet** functions. This and other online merchant technologies are scheduled for integration with an upcoming release of the Netscape Navigator scheduled for the end of the year (1996). Other details are provided.

REVISION DATE: 20000830  
?



File 347:JAPIO Oct 1976-2000/May(UPDATED 000915)

(c) 2000 JPO & JAPIO

File 350:Derwent WPIX 1963-2000/UD,UM &UP=200049

(c) 2000 Derwent Info Ltd

Set	Items	Description
S1	354	(ELECTRONIC? OR DIGITAL?) (N4) (PURSE? OR WALLET? OR POCKE- TBOOK? OR BILLFOLD?)
S2	20921	(IC OR INTEGRAT?(N)CIRCUIT? OR DEBIT? OR SMART? OR PREPAYM- ENT?) (N4) (CARD?)
S3	131	(DOUBLE? OR TWO? OR DUAL? OR FIRST?(N3)SECOND?) (N4) (PURS- E? OR WALLET? OR POCKETBOOK? OR BILLFOLD?)
S4	1218	S2 (N10) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CRYPTO? OR E- NCOD? OR DECYPHER? OR CODE? ? OR CODING?)
S5	55	(TERMINAL? OR STATION? ) (N5) ((WITHOUT OR NO OR 'NOT' OR - NON OR UN) (N2) (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR - CRYPT? ))
S6	132	S1 AND S2
S7	4	S6 AND S3
S8	0	S6 AND S4 AND S5
S9	1	S7 (N15) (ENCRYPT? OR CIPHER? OR DECIPHER? OR CYPHER? OR C- RYPTO? OR ENCOD? OR CODE? ? OR CODING?)
S10	4	S2 AND S3
S11	0	S2 AND S5
S12	0	S4 AND S5
S13	19	S6 AND (ENCRYPT? OR CIPHER? OR CYPHER? OR ENCOD? OR CODE? ? OR CODING?)
?		

7/7/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06168914 \*\*Image available\*\*

**ELECTRONIC WALLET SYSTEM HAVING DOUBLE WALLETS , IC CARD TO BE USED FOR THE SAME, IC CARD TRANSACTING DEVICE HAVING DOUBLE WALLETS , IC CARD TRANSACTION SYSTEM HAVING DOUBLE WALLETS , AND IC CARD TO BE USED FOR THE IC CARD TRANSACTION SYSTEM**

PUB. NO.: 11-110461 [JP 11110461 A]  
PUBLISHED: April 23, 1999 (19990423)  
INVENTOR(s): NISHIO NOBUHIKO  
ASO IZUMI  
APPLICANT(s): FUJITSU LTD  
APPL. NO.: 09-268891 [JP 97268891]  
FILED: October 01, 1997 (19971001)

#### ABSTRACT

PROBLEM TO BE SOLVED: To improve the usability as a prepaid card and further to make improvable the security, by transferring the deposit money amount from a 1st wallet to a 2nd wallet through personal certification in the case of a transaction using a transfer device but utilizing the utilization money amount for the 2nd wallet without requiring the personal certification in the case of a transaction using a utilizing device.

SOLUTION: The IC card 1 has a double wallet function composed of a 1st high- security wallet 1A requiring a password number and enciphering in the case of the transaction and a 2nd low-security wallet 1B not to require any password number and enciphering in the case of the transaction. A transfer device 2 is in the constitution freely attaching and detaching the IC card 1 and stores the amount transferred through the communication with a center system 3 of a bank or the like in the 1st wallet 1A of the IC card 1. A utilizing device 4 is in the constitution freely attaching and detaching the IC card 1 and provides various services corresponding to the amount stored in the 2nd wallet 1B of the IC card 1.

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7/7/2 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013297806 \*\*Image available\*\*

WPI Acc No: 2000-469741/200041

**Electronic wallet for electronic currency system, has two card slots with card insertion inlet ports provided on front surface for insertion and extraction of IC cards storing electronic currency information**

Patent Assignee: HITACHI LTD (HITA ); HITACHI MEDIA ELECTRONICS CO LTD (HITA ); HITACHI MIZUSAWA ELECTRONICS KK (HITA-N)

Inventor: ABE Y; ABIKO K; KAWASHIMA K; MATSUBARA T; MINEMOTO T; OBARA T; SUSO K

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000172796	A	20000623	JP 98350195	A	19981209	200041 B
GB 2346245	A	20000802	GB 9929071	A	19991208	200041

Priority Applications (No Type Date): JP 98350195 A 19981209

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000172796	A		20	G06K-017/00	
GB 2346245	A			G06K-007/00	

Abstract (Basic): JP 2000172796 A

NOVELTY - **Electronic wallet** has two card slots (3151,3161) for insertion and extraction of IC cards storing electronic

currency information. Card slots are equipped with card inserting inlet ports opened on front surface of **electronic wallet**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the operation method of **electronic wallet**.

USE - For electronic currency system.

ADVANTAGE - Enables to easily and conveniently carry the **electronic wallet** having thin shape. Enables to easily perform legible display on a liquid crystal display screen.

DESCRIPTION OF DRAWING(S) - The figure shows the perspective view of **electronic wallet**.

Card slots (3151,3161)

pp; 20 DwgNo 3/19

Derwent Class: T04

International Patent Class (Main): G06K-007/00; G06K-017/00

International Patent Class (Additional): G06F-019/00; G07F-007/08;

G07G-001/00

7/7/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012410732 \*\*Image available\*\*

WPI Acc No: 1999-216840/199919

**Electronic purse system with double structured purse with portable card formed carrier body with rewritable and non-volatile memory with two areas with stored amounts**

Patent Assignee: FUJITSU LTD (FUIT )

Inventor: ASOH I; NISHIO N

Number of Countries: 026 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 907154	A2	19990407	EP 98400659	A	19980320	199919 B
JP 11110461	A	19990423	JP 97268891	A	19971001	199927
CN 1213810	A	19990414	CN 98105730	A	19980319	199933

Priority Applications (No Type Date): JP 97268891 A 19971001

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 907154 A2 E 60 G07F-007/08

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI

LT LU LV MC MK NL PT RO SE SI

JP 11110461 A 48 G06F-019/00

CN 1213810 A G07F-007/08

Abstract (Basic): EP 907154 A2

NOVELTY - When carrying out a high security transaction using a transfer device (2) a deposited amount is moved from a 1st purse area (1A) to a 2nd purse area (1B) via personal authorization using a code number. When carrying out a low security transaction via a device at the user's side, personal authorization is not needed, and a money amount for payment is executed with the second purse of the **IC card**.

USE - For providing an **electronic purse** system for handling **electronic cash** with an **IC card**.

ADVANTAGE - Improves the security of the **IC card** as a double structured **purse**.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram showing an example of the **electronic purse** system.

transfer device (2)

first purse area (1A)

second purse area (1B)

pp; 60 DwgNo 1/39

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-019/00; G07F-007/08

International Patent Class (Additional): G06F-017/60; G06K-017/00;

G07F-019/00

7/7/4 (Item 3 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
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011131194 \*\*Image available\*\*  
 WPI Acc No: 1997-109118/199710

Value transfer system for use with smart cards - loads cards with two schemes from series of cryptographically secured message protocols and uses oldest common scheme when transferring data  
 Patent Assignee: MONDEX INT LTD (MOND-N); NAT WESTMINSTER BANK PLC (WEST )  
 Inventor: EVERETT D B; VINER J; EVERETT D  
 Number of Countries: 073 Number of Patents: 020  
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9702548	A1	19970123	WO 96GB1564	A	19960628	199710	B
ZA 9605544	A	19970326	ZA 965544	A	19960628	199718	
AU 9663105	A	19970205	AU 9663105	A	19960628	199721	
GB 2317733	A	19980401	WO 96GB1564	A	19960628	199815	
			GB 9725872	A	19971205		
EP 836731	A1	19980422	EP 96922117	A	19960628	199820	
			WO 96GB1564	A	19960628		
NO 9706105	A	19980227	WO 96GB1564	A	19960628	199820	
			NO 976105	A	19971229		
GB 2317733	B	19980805	WO 96GB1564	A	19960628	199833	
			GB 9725872	A	19971205		
CZ 9704043	A3	19980812	WO 96GB1564	A	19960628	199839	
			CZ 974043	A	19960628		
NZ 311729	A	19981028	NZ 311729	A	19960628	199901	
			WO 96GB1564	A	19960628		
AU 697861	B	19981022	AU 9663105	A	19960628	199903	
CN 1194050	A	19980923	CN 96196495	A	19960628	199906	
EP 836731	B1	19990331	EP 96922117	A	19960628	199917	
			WO 96GB1564	A	19960628		
HU 9802765	A2	19990329	WO 96GB1564	A	19960628	199921	
			HU 982765	A	19960628		
DE 69601941	E	19990506	DE 601941	A	19960628	199924	
			EP 96922117	A	19960628		
			WO 96GB1564	A	19960628		
ES 2129270	T3	19990601	EP 96922117	A	19960628	199928	
JP 11508711	W	19990727	WO 96GB1564	A	19960628	199940	
			JP 97504911	A	19960628		
MX 9710209	A1	19980301	MX 9710209	A	19971216	200002	
BR 9609640	A	20000118	BR 969640	A	19960628	200021	
			WO 96GB1564	A	19960628		
KR 99028615	A	19990415	WO 96GB1564	A	19960628	200027	
			KR 97709937	A	19971230		
SK 9701791	A3	20000313	WO 96GB1564	A	19960628	200032	
			SK 971791	A	19960628		

Priority Applications (No Type Date): GB 9513379 A 19950630

Cited Patents: EP 159651; EP 256768; EP 513507; US 4855578

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9702548 A1 E 14 G07F-007/10

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

ZA 9605544 A 16 G06F-000/00

AU 9663105 A G07F-007/10 Based on patent WO 9702548

GB 2317733 A 1 G07F-007/10 Based on patent WO 9702548

EP 836731 A1 E G07F-007/10 Based on patent WO 9702548

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT SE SI

NO 9706105 A G07F-007/10

GB 2317733 B G07F-007/10 Based on patent WO 9702548

CZ 9704043	A3	G07F-007/10	Based on patent WO 9702548
NZ 311729	A	G07F-007/10	Based on patent WO 9702548
AU 697861	B	G07F-007/10	Previous Publ. patent AU 9663105 Based on patent WO 9702548
CN 1194050	A	G07F-007/10	
EP 836731	B1 E	G07F-007/10	Based on patent WO 9702548
Designated States (Regional): AL AT BE CH DE DK ES FI FR GR IE IT LI LT LU LV MC NL PT SE SI			
HU 9802765	A2	G07F-007/10	Based on patent WO 9702548
DE 69601941	E	G07F-007/10	Based on patent EP 836731 Based on patent WO 9702548
ES 2129270	T3	G07F-007/10	Based on patent EP 836731
JP 11508711	W 19	G06F-019/00	Based on patent WO 9702548
MX 9710209	A1	G07F-007/10	
BR 9609640	A	G07F-007/10	Based on patent WO 9702548
KR 99028615	A	G07F-007/10	Based on patent WO 9702548
SK 9701791	A3	G07F-007/10	

Abstract (Basic): WO 9702548 A

The value transfer system includes several electronic programmed microprocessor application carrier devices (ACDs). Each of these has an **electronic purse** with a value store. The carrier devices can be coupled together in pairs so as to couple the purses and allow values to be exchanged by use of secured messages.

Each **purse** is programmed with **two** of a series of cryptographic security schemes. The older common security scheme is used by the purses and is then inhibited as superceded. Each purse has a memory region which stores an identifier for a security scheme being used.

USE - For electronic cash transactions such as receiving money from bank, exchanging cash in off-line transaction, or for retailers.

ADVANTAGE - Improved security due to time limit being applied to codes. Changes codes used as necessary.

Dwg.3/4

Derwent Class: P85; T01; T04; T05

International Patent Class (Main): G06F-000/00; G06F-019/00; G07F-007/10

International Patent Class (Additional): G06F-017/60; G06K-000/00;

G09C-001/00; G09C-003/00; H04L-000/00

10/7/1 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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06168914 \*\*Image available\*\*

ELECTRONIC **WALLET** SYSTEM HAVING **DOUBLE WALLETS** , IC **CARD** TO BE USED FOR THE SAME, IC **CARD** TRANSACTING DEVICE HAVING **DOUBLE WALLETS** , IC **CARD** TRANSACTION SYSTEM HAVING **DOUBLE WALLETS** , AND IC **CARD** TO BE USED FOR THE IC **CARD** TRANSACTION SYSTEM

PUB. NO.: 11-110461 [JP 11110461 A]

PUBLISHED: April 23, 1999 (19990423)

INVENTOR(s): NISHIO NOBUHIKO

ASO IZUMI

APPLICANT(s): FUJITSU LTD

APPL. NO.: 09-268891 [JP 97268891]

FILED: October 01, 1997 (19971001)

#### ABSTRACT

PROBLEM TO BE SOLVED: To improve the usability as a prepaid card and further to make improvable the security, by transferring the deposit money amount from a 1st wallet to a 2nd wallet through personal certification in the case of a transaction using a transfer device but utilizing the utilization money amount for the 2nd wallet without requiring the personal certification in the case of a transaction using a utilizing device.

SOLUTION: The IC **card** 1 has a **double wallet** function composed of a 1st high- security wallet 1A requiring a password number and enciphering in the case of the transaction and a 2nd low-security wallet 1B not to require any password number and enciphering in the case of the transaction. A transfer device 2 is in the constitution freely attaching and detaching the

IC card 1 and stores the amount transferred through the communication with a center system 3 of a bank or the like in the 1st wallet 1A of the IC card 1. A utilizing device 4 is in the constitution freely attaching and detaching the IC card 1 and provides various services corresponding to the amount stored in the 2nd wallet 1B of the IC card 1.

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10/7/2 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2000 Derwent Info Ltd. All rts. reserv.

013297806 \*\*Image available\*\*  
WPI Acc No: 2000-469741/200041

**Electronic wallet for electronic currency system, has two card slots with card insertion inlet ports provided on front surface for insertion and extraction of IC cards storing electronic currency information**

Patent Assignee: HITACHI LTD (HITA ); HITACHI MEDIA ELECTRONICS CO LTD

(HITA ); HITACHI MIZUSAWA ELECTRONICS KK (HITA-N)

Inventor: ABE Y; ABIKO K; KAWASHIMA K; MATSUBARA T; MINEMOTO T; OBARA T; SUSO K

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000172796	A	20000623	JP 98350195	A	19981209	200041 B
GB 2346245	A	20000802	GB 9929071	A	19991208	200041

Priority Applications (No Type Date): JP 98350195 A 19981209

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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JP 2000172796	A		20	G06K-017/00	
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GB 2346245	A			G06K-007/00	
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Abstract (Basic): JP 2000172796 A

NOVELTY - Electronic wallet has two card slots (3151,3161) for insertion and extraction of IC cards storing electronic currency information. Card slots are equipped with card inserting inlet ports opened on front surface of electronic wallet.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the operation method of electronic wallet.

USE - For electronic currency system.

ADVANTAGE - Enables to easily and conveniently carry the electronic wallet having thin shape. Enables to easily perform legible display on a liquid crystal display screen.

DESCRIPTION OF DRAWING(S) - The figure shows the perspective view of electronic wallet.

Card slots (3151,3161)

pp; 20 DwgNo 3/19

Derwent Class: T04

International Patent Class (Main): G06K-007/00; G06K-017/00

International Patent Class (Additional): G06F-019/00; G07F-007/08;

G07G-001/00

10/7/3 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012410732 \*\*Image available\*\*  
WPI Acc No: 1999-216840/199919

**Electronic purse system with double structured purse with portable card formed carrier body with rewritable and non-volatile memory with two areas with stored amounts**

Patent Assignee: FUJITSU LTD (FUIT )

Inventor: ASOH I; NISHIO N

Number of Countries: 026 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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EP 907154	A2	19990407	EP 98400659	A	19980320	199919	B
JP 11110461	A	19990423	JP 97268891	A	19971001	199927	
CN 1213810	A	19990414	CN 98105730	A	19980319	199933	

Priority Applications (No Type Date): JP 97268891 A 19971001

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 907154	A2	E	60	G07F-007/08	
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI

LT LU LV MC MK NL PT RO SE SI

JP 11110461	A	48	G06F-019/00
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CN 1213810	A		G07F-007/08
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Abstract (Basic): EP 907154 A2

NOVELTY - When carrying out a high security transaction using a transfer device (2) a deposited amount is moved from a 1st purse area (1A) to a 2nd purse area (1B) via personal authorization using a code number. When carrying out a low security transaction via a device at the user's side, personal authorization is not needed, and a money amount for payment is executed with the second purse of the IC card

USE - For providing an electronic purse system for handling electronic cash with an IC card.

ADVANTAGE - Improves the security of the IC card as a double structured purse.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram showing an example of the electronic purse system.

transfer device (2)

first purse area (1A)

second purse area (1B)

pp; 60 DwgNo 1/39

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-019/00; G07F-007/08

International Patent Class (Additional): G06F-017/60; G06K-017/00;

G07F-019/00

10/7/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011131194 \*\*Image available\*\*

WPI Acc No: 1997-109118/199710

**Value transfer system for use with smart cards - loads cards with two schemes from series of cryptographically secured message protocols and uses oldest common scheme when transferring data**

Patent Assignee: MONDEX INT LTD (MOND-N); NAT WESTMINSTER BANK PLC (WEST )

Inventor: EVERETT D B; VINER J; EVERETT D

Number of Countries: 073 Number of Patents: 020

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9702548	A1	19970123	WO 96GB1564	A	19960628	199710 B
ZA 9605544	A	19970326	ZA 965544	A	19960628	199718
AU 9663105	A	19970205	AU 9663105	A	19960628	199721
GB 2317733	A	19980401	WO 96GB1564	A	19960628	199815
			GB 9725872	A	19971205	
EP 836731	A1	19980422	EP 96922117	A	19960628	199820
			WO 96GB1564	A	19960628	
NO 9706105	A	19980227	WO 96GB1564	A	19960628	199820
			NO 976105	A	19971229	
GB 2317733	B	19980805	WO 96GB1564	A	19960628	199833
			GB 9725872	A	19971205	
CZ 9704043	A3	19980812	WO 96GB1564	A	19960628	199839
			CZ 974043	A	19960628	
NZ 311729	A	19981028	NZ 311729	A	19960628	199901
			WO 96GB1564	A	19960628	
AU 697861	B	19981022	AU 9663105	A	19960628	199903
CN 1194050	A	19980923	CN 96196495	A	19960628	199906

EP 836731	B1	19990331	EP 96922117	A	19960628	199917
			WO 96GB1564	A	19960628	
HU 9802765	A2	19990329	WO 96GB1564	A	19960628	199921
			HU 982765	A	19960628	
DE 69601941	E	19990506	DE 601941	A	19960628	199924
			EP 96922117	A	19960628	
			WO 96GB1564	A	19960628	
ES 2129270	T3	19990601	EP 96922117	A	19960628	199928
JP 11508711	W	19990727	WO 96GB1564	A	19960628	199940
			JP 97504911	A	19960628	
MX 9710209	A1	19980301	MX 9710209	A	19971216	200002
BR 9609640	A	20000118	BR 969640	A	19960628	200021
			WO 96GB1564	A	19960628	
KR 99028615	A	19990415	WO 96GB1564	A	19960628	200027
			KR 97709937	A	19971230	
SK 9701791	A3	20000313	WO 96GB1564	A	19960628	200032
			SK 971791	A	19960628	

Priority Applications (No Type Date): GB 9513379 A 19950630

Cited Patents: EP 159651; EP 256768; EP 513507; US 4855578

#### Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9702548	A1	E	14	G07F-007/10	
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Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

ZA 9605544	A		16	G06F-000/00	
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AU 9663105	A			G07F-007/10	Based on patent WO 9702548
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GB 2317733	A		1	G07F-007/10	Based on patent WO 9702548
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EP 836731	A1	E		G07F-007/10	Based on patent WO 9702548
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT SE SI

NO 9706105	A			G07F-007/10	
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GB 2317733	B			G07F-007/10	Based on patent WO 9702548
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CZ 9704043	A3			G07F-007/10	Based on patent WO 9702548
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NZ 311729	A			G07F-007/10	Based on patent WO 9702548
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AU 697861	B			G07F-007/10	Previous Publ. patent AU 9663105
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Based on patent WO 9702548

CN 1194050	A			G07F-007/10	
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EP 836731	B1	E		G07F-007/10	Based on patent WO 9702548
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GR IE IT LI LT LU LV MC NL PT SE SI

HU 9802765	A2			G07F-007/10	Based on patent WO 9702548
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DE 69601941	E			G07F-007/10	Based on patent EP 836731
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Based on patent WO 9702548

ES 2129270	T3			G07F-007/10	Based on patent EP 836731
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JP 11508711	W		19	G06F-019/00	Based on patent WO 9702548
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MX 9710209	A1			G07F-007/10	
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BR 9609640	A			G07F-007/10	Based on patent WO 9702548
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KR 99028615	A			G07F-007/10	Based on patent WO 9702548
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SK 9701791	A3			G07F-007/10	
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#### Abstract (Basic): WO 9702548 A

The value transfer system includes several electronic programmed microprocessor application carrier devices (ACDs). Each of these has an electronic purse with a value store. The carrier devices can be coupled together in pairs so as to couple the purses and allow values to be exchanged by use of secured messages.

Each **purse** is programmed with **two** of a series of cryptographic security schemes. The older common security scheme is used by the purses and is then inhibited as superceded. Each purse has a memory region which stores an identifier for a security scheme being used.

USE - For electronic cash transactions such as receiving money from bank, exchanging cash in off-line transaction, or for retailers.

ADVANTAGE - Improved security due to time limit being applied to codes. Changes codes used as necessary.



Dwg.3/4

Derwent Class: P85; T01; T04; T05

International Patent Class (Main): G06F-000/00; G06F-019/00; G07F-007/10

International Patent Class (Additional): G06F-017/60; G06K-000/00;  
G09C-001/00; G09C-003/00; H04L-000/00

9/7/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2000 Derwent Info Ltd. All rts. reserv.

011131194 \*\*Image available\*\*

WPI Acc No: 1997-109118/199710

Value transfer system for use with smart cards - loads cards with two schemes from series of cryptographically secured message protocols and uses oldest common scheme when transferring data

Patent Assignee: MONDEX INT LTD (MOND-N); NAT WESTMINSTER BANK PLC (WEST )

Inventor: EVERETT D B; VINER J; EVERETT D

Number of Countries: 073 Number of Patents: 020

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9702548	A1	19970123	WO 96GB1564	A	19960628	199710 B
ZA 9605544	A	19970326	ZA 965544	A	19960628	199718
AU 9663105	A	19970205	AU 9663105	A	19960628	199721
GB 2317733	A	19980401	WO 96GB1564	A	19960628	199815
			GB 9725872	A	19971205	
EP 836731	A1	19980422	EP 96922117	A	19960628	199820
			WO 96GB1564	A	19960628	
NO 9706105	A	19980227	WO 96GB1564	A	19960628	199820
			NO 976105	A	19971229	
GB 2317733	B	19980805	WO 96GB1564	A	19960628	199833
			GB 9725872	A	19971205	
CZ 9704043	A3	19980812	WO 96GB1564	A	19960628	199839
			CZ 974043	A	19960628	
NZ 311729	A	19981028	NZ 311729	A	19960628	199901
			WO 96GB1564	A	19960628	
AU 697861	B	19981022	AU 9663105	A	19960628	199903
CN 1194050	A	19980923	CN 96196495	A	19960628	199906
EP 836731	B1	19990331	EP 96922117	A	19960628	199917
			WO 96GB1564	A	19960628	
HU 9802765	A2	19990329	WO 96GB1564	A	19960628	199921
			HU 982765	A	19960628	
DE 69601941	E	19990506	DE 601941	A	19960628	199924
			EP 96922117	A	19960628	
			WO 96GB1564	A	19960628	
ES 2129270	T3	19990601	EP 96922117	A	19960628	199928
JP 11508711	W	19990727	WO 96GB1564	A	19960628	199940
			JP 97504911	A	19960628	
MX 9710209	A1	19980301	MX 9710209	A	19971216	200002
BR 9609640	A	20000118	BR 969640	A	19960628	200021
			WO 96GB1564	A	19960628	
KR 99028615	A	19990415	WO 96GB1564	A	19960628	200027
			KR 97709937	A	19971230	
SK 9701791	A3	20000313	WO 96GB1564	A	19960628	200032
			SK 971791	A	19960628	

Priority Applications (No Type Date): GB 9513379 A 19950630

Cited Patents: EP 159651; EP 256768; EP 513507; US 4855578

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9702548 A1 E 14 G07F-007/10

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE  
DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE  
LS LU MC MW NL OA PT SD SE SZ UG

ZA 9605544 A 16 G06F-000/00

AU 9663105 A G07F-007/10 Based on patent WO 9702548

GB 2317733 A 1 G07F-007/10 Based on patent WO 9702548

EP 836731 A1 E G07F-007/10 Based on patent WO 9702548  
 Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI  
 LT LU LV MC NL PT SE SI  
 NO 9706105 A G07F-007/10  
 GB 2317733 B G07F-007/10 Based on patent WO 9702548  
 CZ 9704043 A3 G07F-007/10 Based on patent WO 9702548  
 NZ 311729 A G07F-007/10 Based on patent WO 9702548  
 AU 697861 B G07F-007/10 Previous Publ. patent AU 9663105  
 Based on patent WO 9702548  
 CN 1194050 A G07F-007/10  
 EP 836731 B1 E G07F-007/10 Based on patent WO 9702548  
 Designated States (Regional): AL AT BE CH DE DK ES FI FR GR IE IT LI LT  
 LU LV MC NL PT SE SI  
 HU 9802765 A2 G07F-007/10 Based on patent WO 9702548  
 DE 69601941 E G07F-007/10 Based on patent EP 836731  
 Based on patent WO 9702548  
 ES 2129270 T3 G07F-007/10 Based on patent EP 836731  
 JP 11508711 W 19 G06F-019/00 Based on patent WO 9702548  
 MX 9710209 A1 G07F-007/10  
 BR 9609640 A G07F-007/10 Based on patent WO 9702548  
 KR 99028615 A G07F-007/10 Based on patent WO 9702548  
 SK 9701791 A3 G07F-007/10

Abstract (Basic): WO 9702548 A

The value transfer system includes several electronic programmed microprocessor application carrier devices (ACDs). Each of these has an electronic purse with a value store. The carrier devices can be coupled together in pairs so as to couple the purses and allow values to be exchanged by use of secured messages.

Each **purse** is programmed with **two** of a series of **cryptographic** security schemes. The older common security scheme is used by the purses and is then inhibited as superceded. Each purse has a memory region which stores an identifier for a security scheme being used.

USE - For electronic cash transactions such as receiving money from bank, exchanging cash in off-line transaction, or for retailers.

ADVANTAGE - Improved security due to time limit being applied to codes. Changes codes used as necessary.

Dwg.3/4

Derwent Class: P85; T01; T04; T05

International Patent Class (Main): G06F-000/00; G06F-019/00; G07F-007/10

International Patent Class (Additional): G06F-017/60; G06K-000/00;

G09C-001/00; G09C-003/00; H04L-000/00

13/7/1 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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05945451 \*\*Image available\*\*

ATTENDING AND LEAVING WORK MANAGEMENT DEVICE

PUB. NO.: 10-228551 [JP 10228551 A]

PUBLISHED: August 25, 1998 (19980825)

INVENTOR(s): YONEYAMA TATSUYA

APPLICANT(s): TEC CORP [000356] (A Japanese Company or Corporation), JP  
 (Japan)

APPL. NO.: 09-030269 [JP 9730269]

FILED: February 14, 1997 (19970214)

#### ABSTRACT

PROBLEM TO BE SOLVED: To simplify work about allowance payment by calculating the salary allowance of each attending and leaving work controlled person based on attending and leaving work information and giving the allowance to a corresponding attending and leaving work controlled person.

SOLUTION: An attending and leaving work terminal 1 is provided with a card reader-writer 8 which reads and writes data of an IC card 7 as an **electronic purse**, and an IC card 7 that is individually owned by

each attending and leaving work controlled person records his own identification code . When today's data is a payday for the attending and leaving work controlled person, the allowance that is calculated by a host computer 3 is automatically paid by adding the salary allowance of the attending leaving work controlled person to electronic cash data in the IC card 7 that is attached to the card reader- writer 8.

13/7/2 (Item 2 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2000 JPO & JAPIO. All rts. reserv.

05331669 \*\*Image available\*\*  
**ELECTRONIC PURSE BALANCE DISPLAY SYSTEM**

PUB. NO.: 08-287169 [JP 8287169 A]  
PUBLISHED: November 01, 1996 (19961101)  
INVENTOR(s): SAKAI KATSUAKI  
YONEZAWA MEGUMI  
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 07-085087 [JP 9585087]  
FILED: April 11, 1995 (19950411)

#### ABSTRACT

PURPOSE: To easily confirm the balance of an 'electronic purse' in safety by displaying symbols on a liquid crystal display panel provided on the surface of an IC card under previously set conditions when the balance is confirmed.

CONSTITUTION: On the surface of an electronic purse main body 1, the liquid crystal panel 2 for mark display at the time of the confirmation of the balance and set condition display at the time of display information registration, numeric keys, mark keys, and code keys 3 for data input, a connection terminal 4 for an external equipment, and a power switch 5 for turning ON and OFF the power source are constituted. When the user confirms the balance of the 'electronic purse' that the user carries, a password number is inputted by using the numeric keys provided on the IC card surface and a display button is pressed, so that a symbol is displayed on the liquid crystal display panel provided on the IC card surface according to previously set conditions. Consequently, the rough value of the balance of the 'electronic purse' can easily be confirmed in safety in any place.

13/7/3 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013231390 \*\*Image available\*\*  
WPI Acc No: 2000-403264/200035

Integrated circuit card for electronic wallet, prepaid card,  
has protection function recovery unit which recovers automatically  
protection function released by protection function releasing unit

Patent Assignee: DAINIPPON PRINTING CO LTD (NIPQ )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000132656	A	20000512	JP 98304813	A	19981027	200035 B

Priority Applications (No Type Date): JP 98304813 A 19981027

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2000132656	A	5	G06K-019/073	

Abstract (Basic): JP 2000132656 A

NOVELTY - A protection function releasing unit (18) releases a protection function which is recovered automatically by protection

function recovery unit (19). A releasing indication reception unit (17) is then provided to indicate reception of released protection function. Protection function enables usage of IC card by inputting a code number in terminal equipment of IC card.

USE - For e.g. **electronic wallet**, prepaid card etc.

ADVANTAGE - Settlement of price is enabled efficiently without damaging the protection function.

DESCRIPTION OF DRAWING(S) - The figure shows component of IC card.

Releasing indication reception unit (17)

Protection function releasing unit (18)

Protection function recovery unit (19)

pp; 5 DwgNo 1/3

Derwent Class: T04

International Patent Class (Main): G06K-019/073

International Patent Class (Additional): G06K-019/00

13/7/4 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2000 Derwent Info Ltd. All rts. reserv.

013192459 \*\*Image available\*\*

WPI Acc No: 2000-364332/200031

**Reinforcement structure for protecting IC module of smart cards, surrounds the IC module laterally and has elasticity modulus higher than that of semirigid body of smart card**

Patent Assignee: US3 INC (USTH-N)

Inventor: HOREJS C F; TEMPLETON T H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6058017	A	20000502	US 94197022	A	19940214	200031 B
			US 96688074	A	19960729	

Priority Applications (No Type Date): US 94197022 A 19940214; US 96688074 A 19960729

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6058017	A	21	H05K-001/18	Div ex application	US 94197022

Abstract (Basic): US 6058017 A

NOVELTY - The reinforcement structure (2120) laterally surrounds the IC module (2130) with space in between. The reinforcement structure in turn is surrounded by a semirigid body. The elasticity modulus of reinforcement structure is higher compared to that of the semirigid body.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for **smart card** manufacturing method.

USE - For e.g. plate-type, cap-type, washer-type reinforcement structure for protecting IC module in contact type and non-contact type **smart card** used as prepaid **debit cards** such as telephone **cards**, transit passes, **electronic purse**, subscriber cards such as ATM cards, credit cards, point-of-sale cards, loyalty scheme cards such as frequent flier card, security access and ID cards, health insurance and service cards, GSM cards, **encryption** /decryption cards.

ADVANTAGE - The reinforcement structure relieves stress on the IC module during bending and torsion of cards.

DESCRIPTION OF DRAWING(S) - The figure shows sectional diagram of **smart card**.

Reinforcement structure (2120)

IC module (2130)

pp; 21 DwgNo 21/42

Derwent Class: T04; V04

International Patent Class (Main): H05K-001/18

13/7/5 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2000 Derwent Info Ltd. All rts. reserv.

013167331 \*\*Image available\*\*

WPI Acc No: 2000-339204/200029

**Acoustic signal using method for computer network components involves sending ultrasonic acoustic signal encoded with information to computer with audible sound receiving and generating sub-system**

Patent Assignee: COMSENC TECHNOLOGIES LTD (COMS-N)

Inventor: ALTMAN N; ANTEBI A; ATSMON A; COHEN M; LEV Z

Number of Countries: 089 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200021203	A1	20000413	WO 99IL521	A	19991001	200029 B
AU 9959968	A	20000426	AU 9959968	A	19991001	200036

Priority Applications (No Type Date): WO 99IL506 A 19990916; IL 126444 A 19981002; IL 127072 A 19981116; IL 127569 A 19981214; US 99115231 A 19990108; US 99122687 A 19990303; US 99143220 A 19990709; US 99145342 A 19990723; WO 99IL470 A 19990827; US 99153858 A 19990914

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200021203	A1	E	62	H04B-001/06	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 9959968	A			H04B-001/06	Based on patent WO 200021203
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Abstract (Basic): WO 200021203 A1

NOVELTY - An ultrasonic acoustic signal **encoded** with information is sent to a computer (20) with an audible sound receiving and generating sub-system having a microphone (26).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) **smart card** terminal creating method;
- (b) electromagnetic radiation detecting method;
- (c) microphone emulating method;
- (d) coupler for audio channel;
- (e) computer networking method;
- (f) acoustic signal analyzing method;
- (g) pulse time of flight determining method

USE - For computer network components, electronic home appliances such as desktop, laptop computers, televisions, watches, personal digital assistant, organizers, electronic toys, electronic games, voice responsive appliances, wireless communication devices, answering machines and desktop telephones, **electronic wallets**.

ADVANTAGE - Allows electronic devices to communicate using input and output acoustic channels designed for communication with human users. Allows usage of **smart card** to be read by and written to, using standard computer hardware without requiring an installation of specialized hardware.

DESCRIPTION OF DRAWING(S) - The figure shows schematic illustration of computer and electronic device which communicate using sound waves.

Computer (20)

Microphone (26)

pp; 62 DwgNo 1/7

Derwent Class: T01; T04; W01; W02; W05

International Patent Class (Main): H04B-001/06

International Patent Class (Additional): G08B-001/08; G08B-013/14;

H04B-005/06; H04L-009/00

13/7/6 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013023876      \*\*Image available\*\*

WPI Acc No: 2000-195727/200017

**Electronic offline verification system for IC card judges whether ID code of IC card gets partitioned into non-empty bucket indicated by revocation vector to judge if it is revoked IC card**

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: WATERS L L

Number of Countries: 020    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200008610	A1	20000217	WO 99US17503	A	19990802	200017 B

Priority Applications (No Type Date): US 98128985 A 19980803

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200008610	A1	E	45 G07F-007/08	

Designated States (National): CA JP

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Abstract (Basic): WO 200008610 A1

NOVELTY - Processor (30) of an issuing unit (22) divides the ID codes on revocation list into multiple buckets by hash partitioning. Revocation vector representing distribution of ID codes within the buckets is transmitted to a transaction unit (24), which judges whether ID code of an IC card (26) gets divided into non-empty bucket indicated by revocation vector and judges card to be revoked IC card .

DETAILED DESCRIPTION - The revocation vector includes shared secret that is shared between the issuing unit nad the transaction unit.

INDEPENDENT CLAIMS are also included for the following:

- (a) disc for storing IC card offline verifying software;
- (b) transaction unit for offline verification of IC card ;
- (c) offline verification method for IC card

USE - For authenticating card by offline verification of IC card e.g. smart card , electronic wallet , PC card , smart disc.

ADVANTAGE - Enables quick transaction with minimized fraud and without rejecting legitimate card. Reduces telecommunication cost and bandwidth requirement for card verification by using small revocation vector. Facilitates usage of automated teller machine (ATM), kiosk, vending machine as transaction unit to decide that IC card is not on revocation list quickly and accurately without resorting to online verification process. Improves transaction speed by handling only revocation vector.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of electronic offline verification system.

Issuing unit (22)

Transaction unit (24)

IC card (26)

Processor (30)

pp; 45 DwgNo 1/5

Derwent Class: T01; T05

International Patent Class (Main): G07F-007/08

13/7/7      (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012913410      \*\*Image available\*\*

WPI Acc No: 2000-085246/200007

**Funds transfer authenticating method for transferring funds using cellular telephones, electronic wallet, wireless PIN pad, contactless smart card, etc**

Patent Assignee: MORRILL P H (MORR-I)

Inventor: MORRILL P H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5991749	A	19991123	US 9620312	A	19960911	200007 B
			US 97929217	A	19970909	

Priority Applications (No Type Date): US 9620312 A 19960911; US 97929217 A 19970909

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5991749	A		21	G06F-015/30	Provisional application US 9620312

Abstract (Basic): US 5991749 A

NOVELTY - A service provider's CPU processes account and authorization information, in response to function **code** entered by user on keypad of cellular phase. The service provider CPU, identifies desired transaction and supplies personal ID number if needed. The desired transaction is authorized to determine different accounts involved and confirms completion of transaction.

DETAILED DESCRIPTION - The desired transaction involves a default amount at preset price and variable amount. An INDEPENDENT CLAIM is also included for a method for verifying identity and authorizing access to secured location.

USE - For collecting tolls of cellular telephones, **electronic wallet**, wireless PIN pad, contactless **smart card**, etc.

ADVANTAGE - Highly reliable and simple technique provides desirable results since an unauthorized user with closed cellular phone would need to know unique function **code**, account number and personal identification number (PIN) to complete the transaction and generate a confirmation number and thus transactions of unauthorized users are not performed.

DESCRIPTION OF DRAWING(S) - The figure shows the chart of the steps involved in computer tolling procedure.

pp; 21 DwgNo 2A, 2B/3

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G06F-015/30

International Patent Class (Additional): G06F-015/20; G06F-015/21; H04M-011/00

13/7/8 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012817904 \*\*Image available\*\*

WPI Acc No: 1999-624135/199954

**Display controller for IC card used in electronic wallet system - includes arithmetic processor for controlling display panel to display balance information required by user**

Patent Assignee: HITACHI GAZO JOHO SYSTEM KK (HITA-N); HITACHI LTD (HITA )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11272809	A	19991008	JP 98364056	A	19981222	199954 B

Priority Applications (No Type Date): JP 97352663 A 19971222

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11272809	A		21	G06K-017/00	

Abstract (Basic): JP 11272809 A

NOVELTY - A display panel (2) displays the **IC card** balance information corresponding to the character **code** specified by an input unit (4). An arithmetic processor (8) controls the display panel for displaying the **IC card** information.

USE - For money information, premium point information **IC card** used in **electronic wallet** system.

ADVANTAGE - Displays required information at any time by key

operation. Restricts function of display panel key without performing complicated process, using balance indicator. Acquires data for display through provision of key, thereby avoids method like select file command from directory. Updates information stored in IC card using memory. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of display device. (2) Display panel; (4) Input unit; (8) Arithmetic processor.

Dwg.1/20

Derwent Class: T01; T04; T05

International Patent Class (Main): G06K-017/00

International Patent Class (Additional): G06F-017/60; G06F-019/00;  
G06K-019/00; G07F-007/08

13/7/9 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2000 Derwent Info Ltd. All rts. reserv.

012431544 \*\*Image available\*\*

WPI Acc No: 1999-237652/199920

**Electronic cash transfer method used in retail store transactions - involves adding identification information by retail store, and transmitting to bank, which credits amount and stores it after verifying identity**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11066195	A	19990309	JP 97220384	A	19970815	199920 B

Priority Applications (No Type Date): JP 97220384 A 19970815

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11066195	A	15	G06F-019/00	

Abstract (Basic): JP 11066195 A

NOVELTY - The electronic terminal in a retail store transmits proof of transaction with a customer, after adding an identification number. The terminal in the bank verifies whether the claimed amount has been received from the identified store and forwards the amount to payment section terminal. DETAILED DESCRIPTION - The store terminal uses a secret key for **encryption** of amount and stores identification information. The bank terminal has disclosure key for decoding the information. Both receiving terminal and payment section terminal in the bank verify the claimed amount by decoding the **encrypted** information from the store terminal. INDEPENDENT CLAIMS are included for the following: electronic cash transfer system; recording medium storing program for electronic cash transfer method

USE - For retail store transactions using **electronic wallet**, i.e IC card and telephone circuit.

ADVANTAGE - Enables efficient distinguishing of amounts from retail store as it is based on retail store signature. DESCRIPTION OF DRAWING(S) - The drawing shows the block diagram of the electronic cash transaction system.

Dwg.1/11

Derwent Class: P85; T01; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60; G09C-001/00

13/7/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2000 Derwent Info Ltd. All rts. reserv.

012410732 \*\*Image available\*\*

WPI Acc No: 1999-216840/199919

**Electronic purse system with double structured purse with portable card formed carrier body with rewritable and non-volatile memory with two**



**areas with stored amounts**

Patent Assignee: FUJITSU LTD (FUIT )

Inventor: ASOH I; NISHIO N

Number of Countries: 026 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 907154	A2	19990407	EP 98400659	A	19980320	199919 B
JP 11110461	A	19990423	JP 97268891	A	19971001	199927
CN 1213810	A	19990414	CN 98105730	A	19980319	199933

Priority Applications (No Type Date): JP 97268891 A 19971001

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 907154	A2	E	60	G07F-007/08	
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI

LT LU LV MC MK NL PT RO SE SI

JP 11110461	A		48	G06F-019/00	
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CN 1213810	A			G07F-007/08	
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Abstract (Basic): EP 907154 A2

NOVELTY - When carrying out a high security transaction using a transfer device (2) a deposited amount is moved from a 1st purse area (1A) to a 2nd purse area (1B) via personal authorization using a **code** number. When carrying out a low security transaction via a device at the user's side, personal authorization is not needed, and a money amount for payment is executed with the second purse of the **IC card**

USE - For providing an **electronic purse** system for handling **electronic** cash with an **IC card**.

ADVANTAGE - Improves the security of the **IC card** as a double structured purse.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram showing an example of the **electronic purse** system.

transfer device (2)

first purse area (1A)

second purse area (1B)

pp; 60 DwgNo 1/39

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-019/00; G07F-007/08

International Patent Class (Additional): G06F-017/60; G06K-017/00;

G07F-019/00

13/7/11 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011695523 \*\*Image available\*\*

WPI Acc No: 1998-112433/199811

Smart card with integrated circuit with processor and memory - has tickets with fields for storing entitlement data for ticket, validity data, and data for checking ticket validity, and stores data using code with fixed number of bits per bit group

Patent Assignee: KONINK KPN NV (NEPO ); KONINK PTT NEDERLAND NV (NEPO )

Inventor: DRUPSTEEN M M P; MULLER F

Number of Countries: 035 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 823694	A1	19980211	EP 96202240	A	19960809	199811 B
WO 9807120	A1	19980219	WO 97EP4333	A	19970807	199814
AU 9741180	A	19980306	AU 9741180	A	19970807	199830
EP 920681	A1	19990609	EP 97938893	A	19970807	199927
			WO 97EP4333	A	19970807	
AU 718123	B	20000406	AU 9741180	A	19970807	200027
US 6119945	A	20000919	US 97908716	A	19970808	200048

Priority Applications (No Type Date): EP 96202240 A 19960809

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
EP 823694 A1 E 13 G07F-007/08  
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU  
MC NL PT SE  
WO 9807120 A1 E 23 G07F-007/08  
Designated States (National): AU CA CN CZ EE HU IL JP LT LV NO NZ PL SG  
SI  
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT LU  
MC NL PT SE  
AU 9741180 A G07F-007/08 Based on patent WO 9807120  
EP 920681 A1 E G07F-007/08 Based on patent WO 9807120  
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU  
NL PT SE  
AU 718123 B G07F-007/08 Previous Publ. patent AU 9741180  
Based on patent WO 9807120  
US 6119945 A G06K-019/06

Abstract (Basic): EP 823694 A

The **smart card** comprises an **integrated circuit** with a processor having a memory. The memory is structured to comprises tickets (20). A ticket comprises an entitlement field (21) for storing data relating to the entitlement of the ticket.

A ticket further comprises a validation field (22) for storing data relating to the validity of the ticket, and a verification field (23) for storing data relating to a check of the validity of the ticket. Data is stored using a **code** containing a fixed number of set bits per group of bits. The **code** words have eight bits, and the set bits in each **code** word equal four.

USE - For tickets stored in **smart cards** and for using stored tickets. E.g. for **electronic purse**. Also for loyalty card or points card used by shops. Also for personal data such as medical record.

ADVANTAGE - Allows use of open tickets that is tickets which have non-predetermined validity date or time. Tickets can be securely stored.

Dwg.3/8

Derwent Class: T01; T05

International Patent Class (Main): G06K-019/06; G07F-007/08

International Patent Class (Additional): G07B-015/00

13/7/12 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011618044 \*\*Image available\*\*

WPI Acc No: 1998-035172/199804

Electronic purse system for paying in vending machine, cable television - updates electronic money information in IC card depending on charge for transaction on basis of information for giving transaction conditions when decision is approved

Patent Assignee: HITACHI LTD (HITA ); HITACHI VIDEO & INFORMATION SYST (HITA-N); HITACHI GAZO JOHO SYSTEM KK (HITA-N); HITACHI GOZO JOHO SYSTEM KK (HITA-N)

Inventor: AIZAWA I; INOUE M; ITOH S; MATSUMOTO K; TAKAMI Y

Number of Countries: 022 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 813173	A2	19971217	EP 97304124	A	19970612	199804 B
AU 9724872	A	19971218	AU 9724872	A	19970613	199808
JP 10003568	A	19980106	JP 96153673	A	19960614	199811
NZ 328054	A	19980527	NZ 328054	A	19970610	199827
AU 694694	B	19980723	AU 9724872	A	19970613	199841
KR 98004203	A	19980330	KR 9724784	A	19970614	199903

Priority Applications (No Type Date): JP 96153673 A 19960614

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 813173 A2 E 18 G07F-007/08  
 Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU  
 MC NL PT SE  
 JP 10003568 A 15 G07F-007/08  
 AU 694694 B G06F-017/60 Previous Publ. patent AU 9724872  
 AU 9724872 A G06F-017/60  
 NZ 328054 A G07G-001/12  
 KR 98004203 A G07G-001/12

Abstract (Basic): EP 813173 A

The system includes an **IC card** for storing electronic money information and information for giving transaction conditions using electronic money. **IC card** read/write device reads and writes information stored in the **IC card**. An input device inputs transaction information using electronic money. Standard information are stored for judging approval or disapproval of transaction desired by an owner of the **IC card**. Approval or disapproval of transaction inputted is decided by the input device on the basis of the information for giving transaction conditions which is read by the **IC card** read/write device and the standard information stored in the storage device. Electronic money information in the **IC card** is updated depending on the charge for the transaction on the basis of the information for giving transaction conditions when the decision by the deciding device is approval. An **encryption** key signal for decrypting **encrypted** data, and age information.

ADVANTAGE - Automatically prevents selling to minor certain item and disqualified transaction using discriminating age information.

Dwg.1/9

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; G07F-007/08; G07G-001/12

International Patent Class (Additional): G06F-157/00; G06K-019/07;  
 G07F-007/12; G07F-019/00

13/7/13 (Item 11 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2000 Derwent Info Ltd. All rts. reserv.

011447409 \*\*Image available\*\*

WPI Acc No: 1997-425316/199739

**Determining distance between two points on storage medium - using two transition detectors and determining jitter value representing distance between two points**

Patent Assignee: MOS R J (MOSR-I); VON MUELLER C (VMUE-I); JEFFERYS D (JEFF-I); MOS R (MOSR-I); MUELLER C V (MUEL-I)

Inventor: MOS R J; VON MUELLER C; JEFFERYS D; MOS R; MUELLER C V

Number of Countries: 023 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9730533	A1	19970821	WO 97US2321	A	19970214	199739 B
AU 9721255	A	19970902	AU 9721255	A	19970214	199751
US 5770846	A	19980623	US 96602214	A	19960215	199832
EP 879516	A1	19981125	EP 97906607	A	19970214	199851
			WO 97US2321	A	19970214	

Priority Applications (No Type Date): US 96602214 A 19960215

Cited Patents: US 5412718; US 5479509

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9730533 A1 E 60 H04L-009/00

Designated States (National): AU CN JP KR SG

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
 NL PT SE

AU 9721255 A H04L-009/00 Based on patent WO 9730533

EP 879516 A1 E H04L-009/00 Based on patent WO 9730533

Designated States (Regional): DE DK FR GB IT SE

US 5770846 A G06K-007/00

Abstract (Basic): WO 9730533 A

The method of determining the distance between two points on a storage medium involves determining the distance between two read apparatuses. The distance between two points is compared to the distance between the read apparatuses.

Preferably, the first point is detected using a leading read apparatus, whilst the second is detected at a trailing read apparatus. The jitter value is determined in response to detection of the second point at the first read apparatus. This jitter value represents the distance between the two points. The first point is detected at the trailing read apparatus and used to determine a reference value. The reference value is representative of the distance between the two points and is compared with the jitter value.

USE/ADVANTAGE - For authenticating credit, **debit cards**, **electronic purse cards**, cheques, driver's licences, identification card, uniform purchasing **codes** etc. Allows processing functions to be divided and performed by several different processing devices. Allows distance to be measured without need to control velocity of reader with respect to document.

Dwg.4/13

Derwent Class: T01; T03; T04; T05

International Patent Class (Main): G06K-007/00; H04L-009/00

13/7/14 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011364996 \*\*Image available\*\*

WPI Acc No: 1997-342903/199732

**Accounting system for electronic purses using smart cards - uses customers' smart cards simultaneously as storage medium for accounts of service providers**

Patent Assignee: DEUT TELEKOM AG (DEBP )

Inventor: HARTLEIF S; WESTPHAL R

Number of Countries: 016 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19548581	A1	19970703	DE 1048581	A	19951228	199732 B
EP 784300	A2	19970716	EP 96106504	A	19960425	199733

Priority Applications (No Type Date): DE 1048581 A 19951228

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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DE 19548581	A1		7	G06F-017/60	
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EP 784300	A2 G		8	G07F-007/08	
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Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI NL PT SE

Abstract (Basic): DE 19548581 A

The customer's **smart card** stores the accounting data for a financial transaction with a **code** for each service provider to whom payment is due. On loading the **electronic purse**, the loading data is transferred to an accounting centre, together with the card identification, and the **codes** and corresponding credit.

The accounting centre identifies the card owner's account and transfers the loading amount to a pool account. The sum of all the loading amounts during a given accounting period is calculated, and the service providers are each credited according to their percentage of all transactions.

The complete data set for every transaction may be stored on **smart cards** with sufficient memory.

ADVANTAGE - Reduces administrative effort and cost for financial transactions.

Dwg.1/3

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60; G07F-007/08

International Patent Class (Additional): G06K-019/07; G07F-019/00

13/7/15 (Item 13 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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011131194 \*\*Image available\*\*  
WPI Acc No: 1997-109118/199710

Value transfer system for use with smart cards - loads cards with two schemes from series of cryptographically secured message protocols and uses oldest common scheme when transferring data  
Patent Assignee: MONDEX INT LTD (MOND-N); NAT WESTMINSTER BANK PLC (WEST )  
Inventor: EVERETT D B; VINER J; EVERETT D  
Number of Countries: 073 Number of Patents: 020  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9702548	A1	19970123	WO 96GB1564	A	19960628	199710 B
ZA 9605544	A	19970326	ZA 965544	A	19960628	199718
AU 9663105	A	19970205	AU 9663105	A	19960628	199721
GB 2317733	A	19980401	WO 96GB1564	A	19960628	199815
			GB 9725872	A	19971205	
EP 836731	A1	19980422	EP 96922117	A	19960628	199820
			WO 96GB1564	A	19960628	
NO 9706105	A	19980227	WO 96GB1564	A	19960628	199820
			NO 976105	A	19971229	
GB 2317733	B	19980805	WO 96GB1564	A	19960628	199833
			GB 9725872	A	19971205	
CZ 9704043	A3	19980812	WO 96GB1564	A	19960628	199839
			CZ 974043	A	19960628	
NZ 311729	A	19981028	NZ 311729	A	19960628	199901
			WO 96GB1564	A	19960628	
AU 697861	B	19981022	AU 9663105	A	19960628	199903
CN 1194050	A	19980923	CN 96196495	A	19960628	199906
EP 836731	B1	19990331	EP 96922117	A	19960628	199917
			WO 96GB1564	A	19960628	
HU 9802765	A2	19990329	WO 96GB1564	A	19960628	199921
			HU 982765	A	19960628	
DE 69601941	E	19990506	DE 601941	A	19960628	199924
			EP 96922117	A	19960628	
			WO 96GB1564	A	19960628	
ES 2129270	T3	19990601	EP 96922117	A	19960628	199928
JP 11508711	W	19990727	WO 96GB1564	A	19960628	199940
			JP 97504911	A	19960628	
MX 9710209	A1	19980301	MX 9710209	A	19971216	200002
BR 9609640	A	20000118	BR 969640	A	19960628	200021
			WO 96GB1564	A	19960628	
KR 99028615	A	19990415	WO 96GB1564	A	19960628	200027
			KR 97709937	A	19971230	
SK 9701791	A3	20000313	WO 96GB1564	A	19960628	200032
			SK 971791	A	19960628	

Priority Applications (No Type Date): GB 9513379 A 19950630

Cited Patents: EP 159651; EP 256768; EP 513507; US 4855578

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9702548 A1 E 14 G07F-007/10

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE  
DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE  
LS LU MC MW NL OA PT SD SE SZ UG

ZA 9605544 A 16 G06F-000/00

AU 9663105 A G07F-007/10 Based on patent WO 9702548

GB 2317733 A 1 G07F-007/10 Based on patent WO 9702548

EP 836731 A1 E G07F-007/10 Based on patent WO 9702548

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI  
LT LU LV MC NL PT SE SI

NO 9706105	A	G07F-007/10	
GB 2317733	B	G07F-007/10	Based on patent WO 9702548
CZ 9704043	A3	G07F-007/10	Based on patent WO 9702548
NZ 311729	A	G07F-007/10	Based on patent WO 9702548
AU 697861	B	G07F-007/10	Previous Publ. patent AU 9663105 Based on patent WO 9702548
CN 1194050	A	G07F-007/10	
EP 836731	B1 E	G07F-007/10	Based on patent WO 9702548
Designated States (Regional): AL AT BE CH DE DK ES FI FR GR IE IT LI LT LU LV MC NL PT SE SI			
HU 9802765	A2	G07F-007/10	Based on patent WO 9702548
DE 69601941	E	G07F-007/10	Based on patent EP 836731 Based on patent WO 9702548
ES 2129270	T3	G07F-007/10	Based on patent EP 836731
JP 11508711	W	19 G06F-019/00	Based on patent WO 9702548
MX 9710209	A1	G07F-007/10	
BR 9609640	A	G07F-007/10	Based on patent WO 9702548
KR 99028615	A	G07F-007/10	Based on patent WO 9702548
SK 9701791	A3	G07F-007/10	

Abstract (Basic): WO 9702548 A

The value transfer system includes several electronic programmed microprocessor application carrier devices (ACDs). Each of these has an **electronic purse** with a value store. The carrier devices can be coupled together in pairs so as to couple the purses and allow values to be exchanged by use of secured messages.

Each purse is programmed with two of a series of cryptographic security schemes. The older common security scheme is used by the purses and is then inhibited as superceded. Each purse has a memory region which stores an identifier for a security scheme being used.

USE - For electronic cash transactions such as receiving money from bank, exchanging cash in off-line transaction, or for retailers.

ADVANTAGE - Improved security due to time limit being applied to **codes**. Changes **codes** used as necessary.

Dwg. 3/4

Derwent Class: P85; T01; T04; T05

International Patent Class (Main): G06F-000/00; G06F-019/00; G07F-007/10

International Patent Class (Additional): G06F-017/60; G06K-000/00;

G09C-001/00; G09C-003/00; H04L-000/00

13/7/16 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011055854 \*\*Image available\*\*

WPI Acc No: 1997-033778/199703

**Plastic integrated circuit card - has reinforcement structure for protecting integrated circuit module located within smart card**

Patent Assignee: US3 INC (USTH-N)

Inventor: HOREJS C F; TEMPLETON T H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5581445	A	19961203	US 94197022	A	19940214	199703 B

Priority Applications (No Type Date): US 94197022 A 19940214

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5581445	A	21	H05K-001/18	

Abstract (Basic): US 5581445 A

The semi-rigid card comprises a semi-rigid body having an upper surface and a lower surface. A first opening and a second opening are located in the upper surface of the semi-rigid body. The semi-rigid body has a first modulus of elasticity. A module has an electronic component and is disposed in the second opening of the semi-rigid body.

A reinforcement structure has a second modulus of elasticity which

is higher than the first modulus of elasticity. The reinforcement structure is disposed in the first opening of the semi-rigid body, and laterally surrounds the module.

USE/ADVANTAGE - For use as prepaid **debit cards** e.g phone cards, transit passes, **electronic purse**, subscriber cards e.g bank ATM cards, credit cards, point-of-sale cards, and loyalty scheme cards, health insurance and service cards, GSM cards and **encryption/decryption** cards. Reinforcement structure relieves stress on integrated circuit module during bending and torsion of card.

Dwg.3/42

Derwent Class: T04; V04

International Patent Class (Main): H05K-001/18

13/7/17 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010980376 \*\*Image available\*\*

WPI Acc No: 1996-477325/199647

Electronic wallet for use over mobile telephone system - has mobile telephone accepting smart card that operates with mobile to transfer money from or to inserted smart card

Patent Assignee: AU-SYSTEM (AUSY-N)

Inventor: JONSTROEMER U

Number of Countries: 021 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9632700	A1	19961017	WO 96SE414	A	19960329	199647 B
SE 9501347	A	19961012	SE 951347	A	19950411	199701
NO 9704626	A	19971013	WO 96SE414	A	19960329	199803
			NO 974626	A	19971007	
SE 506506	C2	19971222	SE 951347	A	19950411	199806
EP 958556	A1	19991124	EP 96910259	A	19960329	199954
			WO 96SE414	A	19960329	

Priority Applications (No Type Date): SE 951347 A 19950411

Cited Patents: Jnl.Ref; EP 481714; SE 467559; WO 9408433; WO 9411849

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9632700 A1 E 21 G07F-007/08

Designated States (National): JP NO US

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

EP 958556 A1 E G07F-007/08 Based on patent WO 9632700

Designated States (Regional): CH DE DK ES FI FR GB IE IT LI NL PT

SE 9501347 A G07F-007/08

NO 9704626 A G07F-000/00

SE 506506 C2 G06F-017/60

Abstract (Basic): WO 9632700 A

The payment system uses a **smart card** and a telephone system. The **smart card** is organised to hold money credits on it and to transfer these on command. The **smart card** (7) can be plugged into a conventional mobile telephone (4). The user can enter a PIN number via the telephone key-pad (5) and select options via the telephone display (6).

On user command the telephone transfers money credits via radio (8) to an electronic till (2). The receipt of money is shown on the till display and the till can return an electronic receipt. **Encryption** systems are used to provide security. The process can also be performed over a reader connected to the PSTN.

ADVANTAGE - Allows user to retain physical control of his 'wallet' at all times when paying for services.

Dwg.1/1

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-017/60; G07F-000/00; G07F-007/08

International Patent Class (Additional): G06F-019/00; G07F-019/00

13/7/18 (Item 16 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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010937055 \*\*Image available\*\*  
WPI Acc No: 1996-434005/199643

**Processing system for recovered lost IC card - executes efficiently processing of IC card found by using communication line and electronic purse between terminal and processing centre to obtain and cancel card information**

Patent Assignee: HITACHI LTD (HITA )

Inventor: ITOH S; MATSUMOTO K

Number of Countries: 020 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9628792	A1	19960919	WO 95JP430	A	19950315	199643 B
EP 817115	A1	19980107	EP 95912414	A	19950315	199806
			WO 95JP430	A	19950315	
JP 7523108	X	19980127	JP 95523108	A	19950315	199814
			WO 95JP430	A	19950315	
KR 98702999	A	19980905	WO 95JP430	A	19950315	199938
			KR 97706407	A	19970912	
US 6036088	A	20000314	WO 95JP430	A	19950315	200020
			US 97913252	A	19970910	

Priority Applications (No Type Date): WO 95JP430 A 19950315

Cited Patents: JP 5181892

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9628792	A1	J	46	G06K-017/00	
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Designated States (National): CN JP KR US

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

US 6036088	A			G06F-017/00	Based on patent WO 9628792
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EP 817115	A1	E	25	G06K-017/00	Based on patent WO 9628792
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Designated States (Regional): DE DK FR GB IT NL

JP 7523108	X			G06K-017/00	Based on patent WO 9628792
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KR 98702999	A			G06K-017/00	Based on patent WO 9628792
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Abstract (Basic): WO 9628792 A

The processing system includes a terminal having a slot for inserting an **IC card** found, and a second slot for inserting a second **IC card**. The terminal calls a found processing centre on the basis of information read out from the found **IC card**, and transmits the information read from the second card to the centre. A processing **code** generated by the centre for the found processing is written into the second card, and the information in the found card is erased by the instruction from the centre.

Alternatively, the processing centre stores the information of at least the found **IC card** on the basis of the transmission signal from the terminal, and generates the processing **code** for the found processing. The instruction for erasing the information in the found card is generated, and the information of the second card transmitted from the terminal and the processing **code** are stored...

ADVANTAGE - Can easily recover information stored in found card without applying any burden to card finder, original card owner and card issuing party, and return information to owner.

Dwg.2/5

Derwent Class: T04; T05; W01

International Patent Class (Main): G06F-017/00; G06K-017/00

International Patent Class (Additional): G06F-017/60; G06F-019/00

13/7/19 (Item 17 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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010043445    \*\*Image available\*\*

WPI Acc No: 1994-311156/199439

**Automatic auto-route toll collection system with car-mounted debit card - uses infrared and optical sensors with encrypted communication to inboard smart card**

Patent Assignee: SIEMENS AG (SIEI )

Inventor: HERING B; SEEMANN J; WENTER P; WURST K F; WURST K

Number of Countries: 013    Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 4310580	A1	19941006	DE 4310580	A	19930331	199439 B
EP 625768	A2	19941123	EP 94103707	A	19940310	199445
JP 7006236	A	19950110	JP 9483768	A	19940331	199511
US 5440109	A	19950808	US 94208813	A	19940311	199537
EP 625768	A3	19951108	EP 94103707	A	19940310	199617
EP 625768	B1	19990616	EP 94103707	A	19940310	199928
DE 59408408	G	19990722	DE 508408	A	19940310	199935
			EP 94103707	A	19940310	

Priority Applications (No Type Date): DE 4310580 A 19930331

Cited Patents: 1.Jnl.Ref; EP 347090; AEP 401192; AEP 413948; AEP 416692  
; AEP 495708; AFR 2667554; AGB 2154832

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 4310580	A1		7	G07B-015/00	
EP 625768	A2 G		8	G07B-015/00	
	Designated States	(Regional):		AT BE CH DE DK FR GB IT LI LU NL	
JP 7006236	A		6	G07B-015/00	
US 5440109	A		7	G07B-015/02	
EP 625768	B1 G			G07B-015/00	
	Designated States	(Regional):		AT BE CH DE DK FR GB IT LI LU NL	
DE 59408408	G			G07B-015/00	Based on patent EP 625768
EP 625768	A3			G07B-015/00	

Abstract (Basic): DE 4310580 A

On autoroute AS with lanes (SP1...SP3) signal bridge (SB) at toll station ZS, signal bridge SB carries infrared beacons (IRB), infrared communication link (IRK) illuminating comm's area KB. Also on (SB) is an infrared video camera (IVR), traffic radar (RD) and normal video camera (NV), forming auto identification and recording system (FIR).

The equipment is coupled to control and evaluation system (SAE) which performs data processing on inputs. An **encrypted** data transfer is performed between toll station ZS and car (FZ...), in which credit on a car-mounted processor **card** is **debited** for the passage through toll station.

USE - Traffic charging and toll systems.

Dwg.3/3

Abstract (Equivalent): US 5440109 A

The vehicle has a communication device, a vehicle transceiver and an **electronic purse** in the form of a processor card. Pay stations are arranged at locations along a roadway. The pay stations implement a data exchange with a wireless communication device and debiting a use toll. A vehicle localization device is provided in addition to a communication device at the pay station. The vehicle localization device identifies the position of the vehicle just arriving based on a brief-duration optical signal output by the vehicle transceiver wherein the temporary identifier known from the communication protocol is allocated to the optical signal.

The optical signal can be an infrared photoflash that is output on demand by the pay station. The vehicle localization device is an infrared-sensitive video camera that identifies the position based on the optical imaging of this vehicle with computer-controlled evaluation.

ADVANTAGE - Reliable, dependable communication.

Dwg.3/3

Derwent Class: T05

International Patent Class (Main): G07B-015/00; G07B-015/02

International Patent Class (Additional): G07C-009/00; G08G-001/017;

H04B-007/24; H04N-007/18

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